

# THE MANUFACTURE OF PAUPERS

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# THE MANUFACTURE OF PAUPERS



THE MANUFACTURE

OF PAUPERS

A PROTEST AND A POLICY

WITH AN INTRODUCTION

BY J. ST. LOE STRACHEY

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## INTRODUCTION

THE greater number of the papers in the present volume were originally published in the *Spectator* during May, June, and July, 1906, and are concerned with the manufacture of paupers by the State and public institutions.

Statistics show that the trade and commerce of the country have during the past few years been in a sound and healthy condition. At the present moment, indeed, our material prosperity is probably at the highest point it has ever reached. Last year was a record as regards exports and imports, and this year beats even that record. Yet during the last three years the unemployed have become—or are, at any rate, threatening to become—a permanent feature of our national life. At the same time, the air is full of all sorts of schemes and proposals for increasing State aid to the poor. In my belief, these undesirable phenomena are largely due to

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the fact that the nation has of late years taken the wrong path in the matter of poor relief. We have been deliberately manufacturing paupers. The unemployed, for example, are not a natural, but largely an artificial, product. They have been called into existence by our unwise policy. It is the object of the present volume to show how in various ways the State is engaged in their production ; and how, if we do not stay our hand, we shall sap the strength of the people, and produce for future generations a race of paupers. We were doing that under the old Poor Law ; but happily, when we reached the edge of the precipice in 1834, we drew back and adopted a wiser system. We are now tending to forget our former wisdom, and are again in sight of the abyss. It must be the desire of all who are aware of the tremendous issue at stake to make the British public understand what is going on—to realize that they are responsible, and so to get them to stop the pauperization of the nation. I, for my part, would say to them, in the words of Lodovico to Iago :

“ Look on the tragic loading of this bed ;  
‘ This is thy work.’ ”

The paupers and the unemployed have not

created themselves except in a very limited degree. It is we who have made them.

The first article in the series deals with the schemes now on foot for beginning the pauperization of the nation even in the schools by the universal feeding of school-children. Other articles are concerned with the manufacture of paupers actually going on, or proposed, by means of indiscriminate out-relief, by old-age pensions, by the injudicious relief often afforded by hospitals, by shelters and refuges, by the increasing attractiveness of workhouses and other Poor Law institutions, and by the unwise treatment which we accord to the unemployed. An article is also included which shows, by reference to the history of the old Poor Law, how in the past we manufactured paupers under very much the same conditions as we are now manufacturing them, or proposing to manufacture them, and how the only remedy was found to consist in closing the factory.

But though the papers in the present volume show how wide is the field of pauperization, and from how many sides the citadel of manliness and individual responsibility is being attacked and undermined, the record of pauper-making machinery is by no means exhausted. For example, the question of the rates and the way in

which high municipal taxation tends to produce paupers is not touched upon. Yet, as a matter of fact, high local taxation is bound, both directly and indirectly, to lead to this result, and to force the independent man over the border into the pauper region. Those who are very little above the pauper level are at present called upon to support the pauper and the unemployed, and of necessity the contribution, often enormously heavy in proportion to their taxable capacity, tends to overwhelm them. Again, high rates prevent, both in town and country, the building and improvement of houses, and so are the cause of the insanitary conditions which produce a physically-enfeebled people—a people in which the microbe of pauperism finds a congenial soil. Let anyone who is inclined to think that I am exaggerating the economic effects of the Poor Rate consider for a moment how great that expenditure is, and how it tends to increase. As was lately pointed out by Mr. Gogay in a letter to the *Times*, “the cost of 999,400 paupers was in 1864 £6,423,381 ; in 1904 the cost of 769,029 paupers was £13,369,494”—in forty years, that is, the cost of the paupers had more than doubled, though the paupers we had to provide for were fewer by something like

a fifth. That is, of course, only one small fact out of the whole alarming sheaf of statistics in regard to Poor Law expenditure, but it is worth quoting in illustration of my present point.

Another department in the pauper factory not mentioned in these papers is imperfect sanitation and bad conditions of employment. Slum life, and work under conditions injurious to health unquestionably help to produce the raw material out of which paupers are made. Anything which tends to depress the health of the people must therefore be a subject of anxious consideration to those who desire to check pauperization. Lastly, I cannot doubt that the spread of Socialism and semi-Socialistic ideals contributes to the manufacture of paupers. Under a complete system of Socialism the whole population would be a kind of glorified paupers—that is, men relying not upon their own exertions, and with individual duties, responsibilities, and rights, but dependents of the State. Clearly those who accept the Socialist ideals will not regard support from the State as an evil. They think it no shame to accept State aid. Again, when they give State aid without exacting equivalent service, they do not feel that they

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are doing any harm to the recipient. They are merely beginning a process which they believe ought to spread throughout the land.

The more closely the problem of pauperization is studied, the more clear it becomes that, though there is a great economic evil involved, that evil is as nothing compared with the moral evil. The real danger to the State in the manufacture of paupers is not the waste of its resources, but the fact that in manufacturing paupers we are unmaking men—we are taking the best human qualities out of men and women, the qualities of independence, self-reliance, responsibility, self-control, self-sacrifice—in fact, all that makes a free man—and substituting qualities which, disguise it as we will, belong to the slave. It may be necessary—it no doubt is necessary in certain cases—to support men and women out of public funds, but it is useless to pretend that in doing so we are not injuring the human material with which we deal.

Mrs. Bosanquet has already pointed out this to her fellow-countrymen with a distinction of style and a moral elevation, tempered with humanity and common-sense, which I cannot for one moment hope to emulate. In her book, “The Strength of the People,” a contribu-

tion to contemporary political science, the value of which it would be difficult to overestimate, she shows that you cannot relieve men of the responsibility of leading their own lives without taking from them that something which in the last resort renders a man self-respecting and so worthy of respect. In the evidence collected by the first Poor Law Commissioners, and upon which the reform of the old Poor Law was based, there is a striking passage which describes how those labourers who could not obtain poor relief, but were forced to provide for themselves, differed from the pauperized labourers who knew that they could look upon the parish dole as their right. It will be remembered that, under the old Poor Law, a man was only entitled to receive relief from the parish in which he possessed a settlement. A certain number of men, however, left their own parishes and sought work in distant parts of the country, and so lost their settlements. They could not, that is, either for themselves or their families, make out a legal claim to relief in the parishes in which they lived. They could, that is, only get poor relief by consenting to be sent back to the parishes to which they originally belonged. It is of such men, independent labourers as they were called, that

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one of the witnesses says that you can distinguish them from the labourers in receipt of poor relief by their look — a veritable illustration of the famous line in which Gray speaks of “reading their history in a nation’s eyes.” The fact that these men were, by an accident of the law, ruled out from being part of the raw material from which paupers could be manufactured had proved their salvation. They showed none of the debased, servile, or even semi-criminal characteristics which belonged to the habitual pauper.

Perhaps the best way of illustrating what I mean when I say that the manufacture of paupers is in the last resort a moral question is to be found in the following “true story”:

The wife of a clergyman in one of the poorer parts of London was talking to a widow in her parish.

“They say,” said the widow, “that Government is going to feed all the children in the schools. I’m glad it didn’t come in before mine were grown up.”

Surprised by the apparent inconsequence of the remark, the clergyman’s wife asked for an explanation.

“Well, you see, ma’am, it’s this way. My husband was a drinking man, and if he hadn’t

been bound to find something for the children—for he was very fond of 'em—he'd have been ever so much worse than he was."

The widow realized from the facts of life, as clearly as any social or moral philosopher, that the duty of providing for his children was the one influence in her husband's life which could be relied upon to restrain and control his conduct. If that had been taken away—if he had felt that his children would never want bread, however much he yielded to temptation, and if, in a word, he and his children had been entered in the great factory of paupers, he would have lost his self-control and gone under altogether. That story is only a striking example of what is taking place in a less picturesque way in thousands of cases. The surgeons tell us that there is always a great danger, if you bind up a muscle too well and give it too much artificial support, that it will strike work and become degenerate. So with a man. If the State does for him the work that he ought to do for himself, his moral fibre is certain to be destroyed.

Before I leave the subject of the manufacture of paupers, I desire to say a word on the question of the unemployed. We are often told that a great portion of the unemployed consist

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of worthy persons who are unemployed from no fault of their own. They are perfectly willing to work at any trade or employment for which they are fitted. If only someone will come their way and offer them a job, they will be delighted to accept it. Now I venture to say that we may fully accept this statement of the attitude of the unemployed in regard to work, and yet by no means find it necessary to agree to the conclusion that therefore the State must either invent work for the unemployed or else support them. This conclusion is based upon the assumption that the unemployed man, when he says that he is willing to work if somebody will give him work, has done all that is required of him as a man and a citizen. In truth he has done nothing of the kind. A man must hunt for work as hunters hunt for game, as well as be willing to take advantage of it if it comes his way. In the case of the richer classes and the brain workers there is an unemployed problem consonant with that of the hand workers. When a young man leaves the university, or finishes his education as a painter, architect, engineer, journalist, barrister, or doctor, he almost invariably joins for a time the army of the unemployed. If he takes up the attitude, "Here am I, qualified

to work and perfectly willing to work if anyone will come and give me a job," he remains among the unemployed, for apparently every post is already filled, and everybody at work in his special calling is inclined to tell him that there are far more men than billets, and that altogether the profession is hopelessly overstocked. If, on the other hand, he refuses to sit still waiting for someone to come and employ him, but tries to "run down" an employer, he is almost sure to end by finding work. But running down work, like running down game, is often a very arduous, disagreeable, and even heart-breaking work ; and something like 50 per cent. of mankind will not accept such odious exertion except when driven to it by the pangs of hunger or what is equivalent thereto in their station of life. As long as they have relatives who will support them they will not do more than be ready to accept work if it comes their way without effort, which it very seldom does. In the same way, in a poorer stratum of society, if the whip of hunger is removed by the State, and if men know that even though they do not find work they will not starve, they will not make the final effort of "running down" work.

But the man who waits for work to turn up,

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and till it turns up accepts help from the State, is quite as quickly demoralized as the so-called gentleman who lives on his relations, and soon reaches such a state of moral decrepitude that even if work tumbles into his hands he is incapable of undertaking it.

Professor Smart, of Glasgow, in some very interesting letters which appeared lately in the *Spectator*, attributed the existence of the unemployed to a large extent to what I may roughly describe as industrial disorganization rather than to real lack of work. There is no doubt a good deal of truth in his view, and no doubt something can be done to decrease that disorganization.

I am inclined, however, to think that a far more important factor is the moral disorganization caused by the belief that unemployment is not a man's fault, but his misfortune, and by the failure to recognise that a man may have less evil done to him by experiencing for a time the actual pinch of want than by being pauperized at the hands of the State.

No sane man, of course, desires that the hunger test should be pressed too far, or wishes to abandon the principle that no member of the community shall ever be allowed to perish of want. But it is quite possible to admit that

principle and also the sound principle of the reformed Poor Law—namely, that the man who takes State aid shall not receive assistance of a kind which will raise his material condition above that of the poorest self-supporting man. No man should be placed at a material advantage by making himself a pauper.

One word in conclusion. The advice which I would offer to all those who desire to contribute to the solution of the terrible problems involved in the pauperization of the nation is, Study the history of the unreformed Poor Law, and read the evidence which convinced the Commissioners and Parliament to establish a new system. None of the modern theories or proposals for dealing with the unemployed or with any other form of pauperism are new. We tried them all three generations ago, and we know exactly where they lead us, and what effects they have upon the human material with which they are concerned.

Sidney Smith, in his old age, spoke of the early part of his life as a period during which the Poor Law was “eating out the vitals of the nation.” There was no exaggeration in his phrase, and if once we abandon the principles which we adopted in 1834, and go back to the

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easy ways of pauperization, the result will be the same. In manufacturing paupers we shall ruin our people. The growing pauperization of the people is in my belief the problem of the hour, and it is by the manner in which they attempt to solve that problem that our present generation of statesmen will be judged at the bar of history.

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# I

## THE FEEDING OF SCHOOL-CHILDREN

THE demand that the State should assume the duty of feeding school-children has of late been persistently urged, and has taken a definite form in the Education (Provision of Meals) Bill now before Parliament. The demand is supported by the assertion that large numbers of school-children are “underfed,” and are thus incapacitated from receiving instruction, and the Bill is founded upon this assumption ; but the information and evidence upon the subject, of which a large store is now available, do not support this contention.

There is no generally accepted definition of the word “underfed,” and it is differently interpreted according to the idiosyncrasy of the person who uses it. If, however, the term is taken as synonymous with “hunger,” the sensational figures published and constantly

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quoted by public speakers are grossly exaggerated.

Actual want of food appears to be a factor of small importance as a cause of child distress. In the last Report made by Dr. Kerr, Medical Officer to the London County Council Education Committee, he says that children suffer from a variety of causes, of which underfeeding is a comparatively trivial one, and in this opinion he is supported by those whose knowledge of the homes of the poor entitles them to speak with authority. The evidence given before the Inter-Departmental Committee on Medical Inspection and School Feeding shows that provision is already made to meet suffering from this cause, not only in London, but in many towns throughout the country, and that the charitable public readily supply the necessary funds.\* It appears, indeed, that there is no lack of school meals, but rather that the provision is often in excess of the need, and that this is one of those cases in which supply creates demand. It is malnutrition, not hunger, that is so frequent a cause of child distress, and this trouble is by no means confined to the children in the elementary

\* See also Report of the Joint Committee L.C.C. for 1905.

schools. The evil is not quantitative, but qualitative. The mischief begins at birth, and the only effectual cure is the better instruction of mothers in the judicious feeding of their children. The proposed measure would obviously help to perpetuate the want of this knowledge ; in fact, the more the Bill is considered, the more clearly its inadequacy to give relief from this and other causes of child distress becomes apparent.

This aspect of the question is fully appreciated by Socialists, who advocate the complete maintenance of children by the State, and who support this measure because they see that, whilst it is an irrevocable step in the direction they desire, its inadequacy will supply them with an irresistible argument for its extension. Even in this Bill it is proposed to give power to local education authorities to provide food not only for necessitous children, but also, if they "think fit, for any other children in their schools"; and there can indeed be no reasonable doubt that if a system of State-aided feeding is once adopted, the complete maintenance of children by the public, with all the far-reaching and radical changes which it involves, can only be a matter of time. At present there is no sign that this country desires so vast an alteration in its social

system, and such public support as is given to this measure is, for the most part, given in ignorance of the consequences certain to follow upon its acceptance. Apart, however, from this danger, the immediate result would be a heavy addition to the burden under which rate and tax payers are now labouring. The cost of school meals, possibly moderate at first, would rapidly become very large. The proffered supply is certain to create a continually increasing demand. Many parents who now strenuously endeavour to perform their duty, rather than accept private charity, would have no reluctance in availing themselves of help from the State, whose coffers they believe to be inexhaustible, and to whose funds they are constantly assured that they have a right.

The system of school feeding in Paris, known as the *Cantines Scolaires*, is frequently quoted as an example to be followed, but its history shows it to be, on the contrary, an instructive illustration of the dangers inseparable from State-aided feeding. Since the municipal subvention was granted in 1882 there has been (1) a large and continuous increase in the demand for meals; (2) a steady diminution in the amount of voluntary subscriptions; and (3) a constant

decrease in the proportion of meals paid for to free meals, although the price is only ten to fifteen centimes.

A Government paper on the feeding of school-children in Continental and American cities has recently been published, and it is noteworthy that in New York, Philadelphia, and Chicago, the only American cities referred to, no public funds, either central or local, are used in supplying meals for school-children.

The financial burden it would impose is, however, by no means the most serious objection to this measure. Other results certain to follow its adoption are of far greater menace to the true interests of the wage-earning classes, and, as a necessary consequence, to the welfare of the nation. In the discussions upon this question the fact that a child is not an isolated unit, but a member of a family, is constantly ignored. To feed a child is to give relief to its parents, and the effect must be to undermine their independence and self-reliance, and to give to their children an object-lesson in the evasion of responsibility which will never be forgotten, and which will bear fruit when they in their turn become parents. It is usual for those who demand this legislation to make light of this consideration, or,

if they admit that it has some weight, to consider it an adequate reply to say that, whatever may be the effect upon the parents, the children must not suffer. But to those who judge of the probable consequences of such a measure as this by the light of past experience the danger is very real. They see clearly that so insidious a temptation to transfer personal responsibility to the shoulders of others cannot fail to affect for the worse the character of our people; that acceptance of this relief would often be the first step on the road that leads direct to pauperism and to dependence on others, and that it would thus add to the distress of children in the future. In other ways also this measure must exert an evil influence upon the lives of the wage-earning classes. The heavy burden thrown upon the rates would, in the form of increased rents and diminished employment, press severely upon the self-respecting labourer, whilst his less scrupulous neighbours, relieved of the cost of feeding their children, would be able to undersell him in the labour market, and lower the wage-rate.

There appears to be an increasing tendency to rely upon wages earned by married women for the maintenance of the home. The physical as well as the moral objections to this practice

are serious. The true remedy is the increase of the husband's earnings ; and a measure which tends to diminish wages, and to make it more easy than it now is for a mother to neglect her home duties in order to add to the family earnings, can only intensify this growing evil.

It is urged that since the State insists upon the attendance of children at school, it is bound to provide that they shall be adequately nourished. The use of so disingenuous an argument shows the moral danger of the present readiness to give relief at the expense of others to persons who, having undertaken responsibilities, complain that they find it difficult or disagreeable to discharge them. At no period in our history has the condition of the wage-earner been so good as it is at the present time, and he is far better able to maintain his family now than he has been in the past. The most important of the natural duties of parents is the " maintenance " of their children, and their complete freedom from the cost of education renders them more, and not less, capable of discharging this duty, which in the vast majority of cases is well performed. The libel implied by this measure, that neglect to feed their children by the wage-earning class is so prevalent as to make it necessary for the

State to interfere, is as unmerited as it is cruel.

Unhappily, it is only too true that there is much preventable child distress ; but the remedy lies in the improvement of the home conditions, and this can be best effected by voluntary personal service. The excellent results that have followed in those cases in which school managers have made themselves acquainted with the homes of the children, and with kindly sympathy have given encouragement and wise advice to parents in the performance of their duties, indicate a means by which the distress of children may be relieved and the cause of it removed, whilst at the same time the family is assisted to maintain its independence and self-reliance. These managers form an invaluable link between the children in the schools and outside associations for relieving their distress. There seems to be no valid reason why this work, which has been so successfully performed in a few necessitous schools, should not be done in all. The essential point is that the service should be voluntary ; and there is good reason for confidence that a sufficient number of persons able to perform this work efficiently would be willing to undertake it, if the education authorities on their part would

recognise its importance, and encourage and assist their managers in doing it.

The evidence given before the Select Committee on the Bill strongly supports the opinions expressed in this article, and shows that the proposed measure is unnecessary, inadequate, and dangerous. If unhappily it should become law, it is only too clear that it will be a new instrument for the gratuitous manufacture of paupers —less direct in its action, but not less fatal in its consequences, than lax administration of the Poor Law.

A. CLAY.

## II

### STATE SCHOOL-FEEDING : AN ARGUMENT

ON this article some comments have been made which may well be discussed further. The point of real importance is whether the legislation on the lines now suggested will advance or retard the improvement of social conditions.

Sir John Gorst and Dr. Macnamara have assured us that the relief which it is now proposed to provide for the children may easily be restricted to those who need it, and that payments for it may be exacted from the parents. Mr. C. T. G. Masterman, in an article in the *Speaker*, demonstrates convincingly that the attempts to restrict the relief or to exact payments from the parents must prove futile. It may be hoped that this avowal will open the eyes of the public to the real nature of the danger which they will incur by the adoption of the new measure.

On the other hand, of the arguments against the Bill (such as those which have been above stated), Mr. Masterman writes : " Most of these arguments I accept. Despite them all, I am a strong advocate of the State provision of meals for children."

Of these, a principal argument was, that, as it is impossible to restrict State assistance to the provision of food only, this legislation must end in the public maintenance of school-children. This argument Mr. Masterman re-states, but without reference to the conclusion which it entails. " If," he says, " the system once be started, no end can be predicted but that in which every child will be receiving a daily dinner at the public expense." But this does not represent the social catastrophe that will follow—the State maintenance of school-children. And the difference is important. Many who strenuously oppose the State maintenance of school-children approve of State feeding, and if they realized that the consequence of State feeding would be State maintenance, they would on that ground oppose the Bill.

Another argument is overlooked also. Surely all would agree that it is very undesirable to encourage married women to go out to work

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when they have young families at home. Yet to this argument no rejoinder is made.

Both these questions affect the family life seriously. To encourage married women to go out to work will injure family life ; to provide State maintenance for children will destroy it.

To the Report of the Inter-Departmental Committee on Physical Deterioration and to other authorities appeal is made as evidence that "a child-race is growing to manhood and womanhood in a stunted and under-fed condition," who, "never having been given a chance in the building up of a healthy physique, in the one sex join the company of the 'born tireds,' or in the other sex become the mothers of a degenerate offspring."

While there is far too much truth in these statements in regard to particular groups or classes, it ought to be pointed out that the case is not so black as readers might infer. The general results of the testimony to which reference is made is that there is no proof of progressive physical deterioration ; that the condition of the workmen has greatly improved ; that the statements about want of food are much exaggerated ; and that voluntary charity properly organized is amply sufficient to meet the need

that really exists. To quote one instance as to the want of food: At Bolton "the children," it is stated in the Report of the Inter-Departmental Committee on Medical Inspection, "were selected in the usual manner by the teachers, checked by the school-attendance officers, and at the end of March (1905) there were 1,837 on the feeding list out of a total of some 30,000 on the school books. A searching investigation was then made, and as the result the number was reduced by 1,113—*i.e.*, to 724—a somewhat startling and instructive reduction."

In view of this evidence, how is it possible to accept the arguments against the Bill and yet to support it—a position which many are allowing themselves to take? Some of the arguments used to explain and justify this contradiction are of especial interest.

"It is said that to give free dinners to the children of all the working classes would merely result in the reduction of wages to a similar amount. If that theory be accepted the cry of injustice is stifled. The system will result in the working classes paying for the dinners of their own children."

To deal with this question fully would require more space than this article permits. But

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this may be said: So far as we know, to feed the children of all the working classes gratuitously could not produce the equitable result here so assuringly placed before us—reduced wages on the one hand, countervailing dinners on the other.

Wages are higher according to the quality of work and the demand for it, lower as the quality diminishes and the demand decreases. The provision of free dinners or any other form of constant gratuitous maintenance would thus affect least those for whose services there was the greatest demand and the quality of whose work was highest. Their labour would hold a relatively stable position in the market. Those at the other end of the scale, however, the quality of whose work is relatively low, would suffer most—those for whose labour there was a minimum demand. In their ranks, too, there is the least organization and the greatest competition. At first the gratuitous maintenance of their children would give them a temporary advantage. Their wages would remain at their former level, and the meals or maintenance provided for their children would release for their own use sums which they had previously expended on them. Subsequently this advantage

would disappear, and the whole unskilled class would be worse off.

The process would probably make itself felt in this way : Pressed by competition amongst themselves, the large numbers of the labourers whose children were maintained or fed gratuitously would be able to take a lower wage than those who had no children thus supported. The demand, however, would be for labourers generally ; it would affect all labourers. If the lower wage were taken by some, it would in due course have to be taken by others if the demand remained the same ; for *quâ* labourers their conditions and their work would be similar. The effect of the feeding would thus be, not to substitute equal meals for equal wages, but to give the skilled labourer an additional advantage, and to reduce the whole standard of wages yet further for the unskilled class ; not to stifle injustice, but enlarge its operation ; not to raise the people to better economic conditions, but to degrade them to lower.

Yet another argument.

“ The free meals may be regarded as the expenditure as a subsidy by the State of the natural work of motherhood. All the tendencies of modern life are directed towards

a repudiation of its obligations. The birth-rate is falling faster than in any other country in Christendom. One woman sets herself to work, and in the intervals to expend the products of her industry. Another sets herself to the accomplishment of the rearing of a coming generation. The time and energy devoted to such an enterprise pass entirely unrewarded. The nation makes no effort to recognise these immense services, without whose constant acceptance the State would perish. The State might quite justly contribute, in the form of help towards the cost of the children's feeding, to this beneficent enterprise."

Mothers, then, are to be rewarded for the services of motherhood by gifts from the State, and by consequence the same reward is to serve as an inducement to other women to fulfil the duties of motherhood. If the "general tendencies of modern life" be as they are here stated—towards a repudiation of the duties of motherhood—would the policy here recommended for adoption by the State strengthen the feeling of motherhood and the responsibility of fulfilling its duties? As far as there is evidence on the subject, its effect would be, with the reduction of responsibility, to reduce also the fulfilment of

the duty. As Dr. Newsholme and Dr. Stephenson have shown, in most European nations there is a tendency towards a reduction in the birth-rate, in some measure for reasons not altogether very creditable to them. Would the State provision of meals for the school-children of the family modify this result? Surely not: on the contrary, so far as it has any effect on maternity, it would lead to yet further demands for maintenance from the State, not during the school life of the child only, but during infancy also. Thus it would not reward motherhood, but enfeeble it; it would put a premium on its destruction.

But a novel reason is given for expecting other and better results:

“ Responsibility is far less dependent on obligations laid upon it than upon some central use of moral determination in the individual mind. . . . It can be shifted, but not changed, by external readjustment.”

The argument appears to be that responsible action is dependent, not upon the obligations imposed on the individual by life and society (the external stimuli), but upon a selective judgment that, apart from these, prompts him from within; so that if the responsibilities

incident to life, such as the birth and the rearing of children, are removed, other responsibilities of equal importance to the individual and the community are assumed, and thereby neither is the loser. So if parents, we might say, refuse to feed their children, and shift this duty to the State, their doing so "does not prove that their sense of responsibility is less than it was before," but only that they prefer to show it in some other way. Apart from any question of the sufficiency of the theory here propounded, most people would say that for the community and for the individual the fulfilment of this particular responsibility was of the utmost importance, and that they would rather have it fulfilled by the pressure of responsibility than allow the moral determination to take another line and leave it unfulfilled. And they would say also that in life, as a rule, people rise to responsibilities, as the phrase goes, and that where the sense of responsibility is least, the fulfilment of duty is lowest. Thus the "central use of moral determination" is hardly likely to lead the way to the fulfilment of other obligations which will be for the community at large as important as the parental care of children, or which will be a substitute for it, however useful they may be.

The importance to the nation of the question of the birth-rate is very great, but that of infant mortality can hardly be over-estimated. The failure is in the first year of life. Numerous and careful inquiries show that the cause of the excessive infant mortality and of the unsatisfactory physique of the children in some classes of the population is not, for the most part, want of means, but ignorance and neglect. It is also established that no sustenance for infants can compete with that provided by Nature, and that no satisfactory substitute can be found for a mother's care.

These facts indicate clearly enough the direction in which to look for a remedy—namely, in the better instruction of women in the performance of maternal duties and in the due enforcement of the law against paternal neglect.

To apply this remedy efficiently demands thought and persistent effort as well as time; but its application is safe and its good results certain, whilst the effect of the proposed measure could only be to mitigate the effect of ignorance, and to offer a premium for neglect of parental duty.

It is well to condemn that spurious charity which is “random and spasmodic or irregular,”

and to recognise that “charity rightly directed could cover the ground,” but it is hardly well to despair of the possibility of its doing so. If managers such as are found in a few schools could be found in all schools, “the thing” (*i.e.*, State feeding) “would be needless. But if managers such as are found in a few schools could be found in all schools, we should be near the attainment of the kingdom of heaven.” Perhaps so. The administration of a country will, of course, hardly rise above the level of those who administer, be they officials, or voluntary workers, or the elected of the people. Still, it is better to seek the kingdom of heaven even in school work than to abandon it for forms of material relief that may reduce wages, and will admittedly lessen the sense of social responsibility in matters of vital importance to the community.

What managers have done has been done in the face of the almost hostile indifference of the education authority, and there is good ground for believing that if it encouraged, instead of depreciating and discouraging voluntary help, a sufficient number of managers would be forthcoming to do this work wherever it was found to be necessary. Disbelief in this possibility

comes strangely from Socialists. When the establishment of the system which they advocate is in question they readily attribute the high degree of virtue which they feel to be necessary for the enforcement of their schemes to the community generally ; but when the recent great and progressive improvement of social conditions, especially that of the working classes, is appealed to as a reason for hesitating to undertake legislation which is certain to impede this progress, they refuse to consider the argument, and dwell upon the assumed tendency of modern life to repudiate personal responsibility —a tendency which, if it really exists, is quite inconsistent with realization of their ideal.

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### III

#### OUTDOOR RELIEF

THE term “outdoor relief” was used by the Poor Law Commissioners of 1832 to describe the grant of allowances or relief to the poor at their own homes at the expense of the ratepayers. The Act of 1834 was passed to put an end to the more flagrant of its abuses, of which the greatest were connected with the relief of the able-bodied and their families. At that date, in the words of the late Professor Fawcett, “men were virtually told that no amount of recklessness, self-indulgence, or improvidence would in the slightest degree affect their claim to be maintained at other people’s expense. If they married when they had no reasonable chance of being able to maintain a family, they were treated as if they had performed a meritorious act, for the more children they had the greater was the amount of relief they obtained. . . . Labour was bribed to

remain in localities where it was not wanted, and it was prevented passing to those districts where there was a demand for it. Thus, if wages in any parish were below what it was thought would provide a reasonable maintenance, the local authorities were empowered to grant an allowance in aid of wages."

In order to put a stop to these and similar abuses, workhouses were established, where the able-bodied could be relieved and set to work, without making their lot in any way preferable to that of the independent labourer of the lowest class. An extraordinary fall in the numbers of adult able-bodied paupers, from 13·2 per thousand of population in 1849, the first year for which we have reliable figures, to 3·4 in 1905, has resulted ; and now in country workhouses this class of pauper is almost unknown. There has also been during the same period almost an equally satisfactory fall in general outdoor pauperism, from 55·0 to 18·7 per thousand of population. Unfortunately, this fall has not been uniform over the whole country, for Unions are still to be found with a general outdoor pauperism of over fifty per thousand of population, while other Unions of a similar character have only ten per thousand. The reason

for this difference is purely and simply one of administration. And there is no reason why the general pauperism of this country should not be half what it is at present, and still go on diminishing, if outdoor relief were administered with the same care and control in every Union.

Many of the old evils, so graphically described by the Poor Law Commissioners of 1832, still cling to it. It is still a drag on the progress of thrift and providence ; it still encourages dependence ; it still tends to reduce wages and increase rents ; it still opposes every effort to improve the condition and raise the status of the working classes ; it still causes discontent ; and it still induces fraud and imposture. The public expect to derive some return from the increasing burden of local taxation generally, but it is difficult to see what benefit they receive from increased poor-rates ; and the extension of outdoor relief always brings with it an increase of poor relief expenditure.

There is a very prevalent idea that an outdoor relief policy is cheaper for the ratepayers than one of indoor relief. But experience teaches the contrary. A Union which makes indoor relief the rule and outdoor relief the exception, in accordance with the recommendation of the Royal

Commissioners of 1832, is always more economically administered than one which refuses to follow that advice. There is more than one reason for this. An indigent person always prefers relief at his own home to entering the workhouse. Thus, out of every ten persons who will accept relief in the first form, only one will accept it in the second. So if the weekly cost of an inmate in the workhouse be 5s., and of an outdoor pauper 2s. 6d. (which is what the ordinary Guardian refers to when he talks of outdoor relief costing less than indoor relief), the saving to the rates from an indoor relief policy is no less than 20s. out of every 25s. Again, outdoor relief is demoralizing to a parish. The disease which it generates is catching. For example, take two men, A and B, earning or able to earn the same wages. They occupy similar cottages and pay the same rents. A is inclined to be thrifty and provident, and B the reverse. When B gets into difficulties, through sickness in his family or from other causes, he at once flies to the parish, and the Guardians, to prevent (as they say) his home being broken up, give him outdoor relief. A cannot see the justice of this, nor why his neighbour, who has done nothing to help himself, should be so helped; and, finding that nobody

thinks any the worse of B for coming on the parish, may very likely be led to become an applicant for relief himself. And, indeed, it is a general rule for those Unions which give most outdoor relief to have most indoor paupers ; for, as Mrs. Bosanquet puts it so admirably in her book, “The Strength of the People,” “outdoor relief is, in fact, a preparatory school, an initiation into pauperism, a partial dependence which leads quite naturally to the total dependence of the workhouse. The man or woman who has received out-relief has turned away from his dependence upon himself or his friends, and those natural supports once abandoned he has none others upon which to rely.”

Then there is the classic instance of the Somersetshire colliers. Some thirty-five years ago they met to promote the establishment of a Friendly Society. There was at first a unanimous feeling in favour of the proposal, until someone mentioned that those who became members of such a society would lose all chance of obtaining parochial relief. The whole tone of the meeting was suddenly changed, and the scheme could not be proceeded with. So long as outdoor relief continues to be given such must be the result ; for the Poor Law comes to be looked upon as the

poor man's best club by large masses of the working classes. If it could be entirely swept away, the condition of the masses would be in every way vastly improved, a further impetus would be given to the growth of the Friendly Societies, and old-age pensions (which are merely an extension of the outdoor relief system) would no longer be talked about. The poor would be thrown upon their own resources, and the necessity for providence and thrift would bring about less expenditure on drink, and as a consequence happier and better homes; better personal relations between the rich and the poor would be created; and those (the comparatively few in number) whose indigence had not been produced by their own fault would be cared for, and again started on a career of independence by private benevolence.

It is a remarkable fact that the more strictly outdoor relief is granted, the less there is for voluntary relief to do. And the converse also holds good; that is, the more wisely voluntary relief is bestowed, the less demand will there be upon the public purse. Outdoor relief and indiscriminate almsgiving have almost equally bad effects, as witness the pauperization of whole districts by dole charities. Thirty-six years have now passed since

the Poor Law Board issued its memorable Minute on Poor Relief (November 20, 1869). The Boards of Guardians which have given any serious attention to it can be counted on the ten fingers. It showed how outdoor relief tended to encourage insufficiency of wages by making up any deficiency from the public purse, and how much better it was for the Poor Law to take upon itself the entire cost of relief, relying upon the deterrent of the workhouse to discourage applications for the full help which it gave. It pointed out how poor relief was to be given, not as a matter of charity, but of legal obligation simply, and how to extend this legal obligation beyond the class of the actually destitute to a further and much larger class—viz., those in receipt of insufficient wages—would not only increase to an unlimited extent poor relief expenditure, but also (much worse) “allow the belief in a legal claim to public money in every emergency to supplant in a further portion of the population the full recognition of the necessity for self-reliance and thrift.” It traced out clearly the boundaries of the two provinces of Poor Law and charity.

The reason why an ordinary Board of Guardians cannot carry out the principles of relief laid down in this Minute is well explained by a story

related by Mr. Edmond Wodehouse when a Poor Law inspector. He was drawing the attention of a certain Board to the exceptionally high rate of pauperism which prevailed in their Union and to their objectionable methods of relief. During the course of the discussion which followed, a member said that the large majority of the Guardians agreed with his criticisms, and quite assented to the principles he had enunciated ; "but somehow," the Guardian added, "when we come to act as a Board, we don't carry them out." It is unnecessary to enlarge upon this frank statement, but it explains how the manufacture of paupers is carried on in the Poor Law factory. Maybe the only real remedy, if the administration of poor relief is to be carried out with complete justice and equality of treatment, will be to transfer it from the hands of popularly elected bodies to those of officials who would have to enforce strictly the rules and regulations laid down by the central authority. We should thus be adopting the policy supported with such strong arguments by Sir Edwin Chadwick, who was a member of the Royal Commission of 1832. He considered it essential that the working out of the improvements then suggested in the administration of the Poor Laws

should be entrusted, as to their general superintendence, to one central authority with extensive powers ; and, as to their details, to paid officers acting under the consciousness of constant superintendence and strict responsibility. At present each Board administers outdoor relief according to its own sweet will, under the very elastic orders of the Local Government Board. There is no one fixed policy of relief, and consequently, while pauperism flourishes in one Union, it may have reached the irreducible minimum in another ; and that other Union will be found to have, under the rule of one strong chairman or clerk, practically abolished outdoor relief.

WILLIAM CHANCE.

## IV

### OLD-AGE PENSIONS

FOR a good many years politicians and sentimentalists have occupied themselves with the subject of old-age pensions. It has been found to be useful in influencing votes at Parliamentary elections, and candidates of all parties have vied with each other in promises of what they will do in this direction if returned to Parliament. It has appealed very strongly to the sentimentalist, who has drawn painful pictures of persons who have been industrious and provident all their lives, and are reduced to poverty in their old age through no fault of their own. The net result is that many abstract resolutions have been passed in the House of Commons in favour of various schemes of old-age pensions, and that Bills embodying those schemes have passed the second reading, but have gone no further. No Chancellor of the Exchequer has yet been found with

the courage to adopt any such scheme on behalf of the Government, or with the resource to find the money to meet the cost of it.

As far back as 1893 the subject had acquired sufficient public interest to be referred to a Royal Commission, presided over by Lord Aberdare, whose lamented death on February 25, 1895, happened just as the Report he had drafted had been finally settled, and one day before it was signed by his colleagues. In that Report various schemes for State assistance to the aged were examined, but none were recommended. The agitation continued, and a Committee was appointed in July, 1896, consisting of Lord Rothschild as Chairman, three actuaries, four heads of public Departments, and a representative of the Friendly Societies, to consider schemes for old-age pensions. As many as a hundred schemes were submitted to them, but again none were recommended by them. They were required to report upon proposals for encouraging the industrial population, by State aid or otherwise, to make provision for old age. With great reluctance, they arrived at the conclusion that none of the schemes submitted to them would attain that object, and that they were themselves unable to devise any proposals

the inherent disadvantages of which would not outweigh any benefits which they would confer on the classes in whose interests they were framed.

Still the advocates of old-age pensions were not satisfied ; and a third Committee was appointed in 1899, this time a Select Committee of the House of Commons. That Committee recommended a scheme for granting a pension of not less than five shillings nor more than seven shillings a week to every person who possessed the following qualifications : (1) British nationality ; (2) attainment of the age of sixty-five ; (3) absence of conviction for any serious offence between the ages of forty-five and sixty-five ; (4) non-receipt of Poor Law relief (other than medical relief) during the twenty years preceding the application for a pension, unless in circumstances of a wholly exceptional character ; (5) residence within a given district ; (6) non-possession of an income from any source of more than ten shillings a week ; (7) proved industry or proved exercise of reasonable providence by some definite mode of thrift.

The Select Committee had been unable to arrive at an estimate of the cost of their scheme ; and accordingly its financial aspects were at the

close of the Session referred to a fourth Committee. The task of this Committee was rendered difficult by the circumstance that eight years had elapsed since the last Census ; but it is curious to notice how closely their calculations were verified. They estimated that in 1901 there would be 660,000 males and 857,000 females, or 1,517,000 together, over sixty-five years of age. The actual enumeration in 1901 gave 661,072 males and 856,681 females, or 1,517,753 together. If they were equally successful in their other approximations to fact, their Report may well be relied on. They estimated that the cost of the Select Committee's scheme would be in 1901 £10,300,000, rising by 1911 to £12,650,000, and by 1921 to £15,650,000 ; but they pointed out that there are unknown quantities which must seriously affect those estimates. The persons whose incomes are over the border-line of ten shillings a week would be tempted to conceal the facts, or even to assign away some of their means ; and if they resisted that temptation, they would be in the hard position of having to contribute to pensions for the benefit of persons who were very little poorer, or were, perhaps, even richer, but only less scrupulous, than themselves. Where an aged person was earning a little over

the ten shillings, there would be a temptation, alike to himself and his employer, to reduce his wages so as to qualify him for the pension. The like would happen with regard to the contributions of children towards the support of aged parents, and the contributions of relatives or past employers towards the support of aged persons. The donations of charitable people would be diverted to purposes tending to qualify the recipients for the State pension. The pension would enable an able-bodied old man to underbid his competitors in the labour market. All these and other causes would tend to increase the number of pensioners and the cost of the pensions. It is interesting to note that, if we may judge from the Annual Reports of the New Zealand Pensions Department, this is what has happened in that Colony. The claims, in proportion to the population, have been at first slightly in excess, afterwards more considerably in excess, of the estimates made by this Committee.

There the matter now rests ; and as it seems likely that the number of Members of the House of Commons who have declared themselves in favour of a State system of old-age pensions is even greater than before the last General Elec-

tion, it is worth while to consider the effect that any such scheme of pensions would necessarily have in creating a new sort of pauperism, which—whatever may be the disguise it might assume—would be alike injurious to the recipients and to the community at large.

We shall first consider the Select Committee's plan, as typical of all those which depend upon selection. They vary from each other only in matters of detail, and the same objections in principle apply to all of them. If, indeed, a scheme of universal old-age pensions, such as that advocated by Mr. Charles Booth, were within the domain of practical polities, it is obvious that some of the objections to the schemes of selection would be met; but other objections peculiar to the scheme itself would arise. Indeed, it appears that some of those who adopt Mr. Booth's scheme would look upon it as subject to a sort of automatic selection—that is, that only those who wanted the annuity would claim it, while those who could do without it would be deterred by the annoyance of having to make a claim and the inconvenience of having to establish it. Possibly that would be the case; and if it were, that would be the worst kind of selection. The guardian of the

public purse might be tempted to surround the procedure of claiming a pension with so much humiliation and trouble as to limit the claims upon it to such only as could not do without it, or as were willing to undergo the ordeal for the sake of the small reward.

No system of selection of annuitants that the wit of man could devise would do other than create great inequality and injustice. The limitation of age would exclude many who fail to be efficient workers at an earlier age, but whom the prospect of a State pension would have induced to neglect to make adequate provision for that event. The criminal and pauper disqualifications would be certain to work hardship in individual cases, and would frequently be relaxed or evaded, according to the views taken by the local authorities entrusted with the selection. The qualification as to residence would tend to impair that mobility of labour which seems to be one of the most promising remedies for the evil of unemployment. The inquiry into independent income would, as we have already indicated, tend to many kinds of fraud and evasion; and in any case the adoption of a fixed limit, whatever that limit might be, would be unjust to those who slightly exceeded

it. It is matter of common observation that the poor are greatly concerned to keep to themselves all knowledge with regard to their private means. The rumour that they have money brings about them so many relatives and neighbours desiring to borrow some of it that their only way to live in peace is not to let their neighbours know what they possess.

The last condition, that the claimant of a pension should prove his industry or his exercise of reasonable providence by some definite mode of thrift, is equally elusive. The Select Committee interpreted their own clause to mean that the pension authority should be bound to take into consideration whether, and how far, providence had been shown, either by membership of a benefit society for a period of years, or by the endeavour of the applicant to make some provision for his own support by means of savings or investments or some other definite mode of thrift. They are to be satisfied that the applicant had endeavoured to the best of his ability, by his industry or by this exercise of providence, to make provision for himself and those immediately dependent upon him. It is not easy to see how industry without providence would satisfy this condition ; but the very fact of

having lived to the age of sixty-five, and then having an income of not more than ten shillings a week without receiving poor relief for twenty years, is strong, and would be in most cases sufficient, evidence at least of strict economy. This requirement would therefore, probably before long, become a merely formal one, and the tendency would be as time went on to relax or disregard it. The system of old-age pensions having been once set on foot, the conditions intended to restrict them to the deserving poor would be found to be more and more difficult of enforcement, and the pensions would gradually be distributed to deserving and undeserving alike.

The net result of all these considerations is that a scheme of State pensions would induce people to neglect making adequate provision for old age without giving them the certainty of obtaining the pension at the time when it would be required. Though nominally contingent upon "industry or providence," it would in effect discourage providence. Either it would be so administered as practically to nullify that contingency, in which event it would be said, "What matters it whether I save or not? I shall get my pension all the same"; or it would

be administered with strictness, in which event hard cases would be constantly arising, and agitation would follow for amendment of the law or for more lax administration of it.

This is not all. The economic effect of a system of State pensions would be to lower the scale of wages. A man endeavours to obtain a wage that represents his own estimate of the value to him of what has been taken out of him by his work. It is all he has to provide, not only for his maintenance while he is at work, but for his maintenance when he shall come to be past work. An object-lesson in this is given every week of a man's life, when he works six days to earn wages enough to maintain him for seven days. He does not ask the State to provide his Sunday's dinner on the ground that he had spent all his wages on the days he had earned them. In like manner, he should not go to the State to provide for his maintenance in his seventh decade, on the ground that he had spent his earnings in the previous decades. If he does so, and the conditions of the labour market admit of it, the measure of his wages will be altered for the profit of his employer, who will be subsidized by the State to the extent in which wages will be depressed when they are supple-

mented by the State pensions. Thus the working man who agitates for a pension agitates for the benefit of his employer, and not of himself.

EDWARD BRABROOK.

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## V

## OLD-AGE PENSIONS IN AUSTRALIA

ON February 27, 1905, Lord Northcote, as Governor-General of the Commonwealth of Australia, issued a Royal Commission empowering the Hon. A. Chapman, as Chairman, with Sir J. L. Bonython and other members of the Legislature, to inquire into (*a*) the working of the Old-Age Pensions Acts of New South Wales and Victoria; (*b*) the probable cost of, and the best means to be adopted for establishing, old-age pensions for the Commonwealth. This inquiry was a continuation of one commenced by a Select Committee of the House of Representatives in 1904, which had examined three witnesses, all belonging to the State of Victoria. The Commission has now presented its Report, having held thirty-six sittings and examined sixty-four witnesses, and that Report is an important document. The Report is unanimous; and it may be

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stated at once that it recommends that old-age pensions be provided throughout the Commonwealth, and be paid out of the Consolidated Revenue. The several qualifications to this recommendation we shall consider later on. We now proceed to state the effect of the evidence relating to the working of the existing Acts.

The Commissioners report that in New South Wales the maximum pension is 10s. per week, reducible in the case of married people to 7s. 6d. each per week, and also reducible by the amount of all independent income over those sums, and by one-fifteenth of the capital value of property exceeding £50. There are 22,000 pensioners, receiving £508,000 per annum, and the cost of administration is £19,936. In Victoria the maximum pension is 8s. per week, reducible by the amount of all independent income over 2s. per week, and by 6d. per week for every £10 capital value of property exceeding £75. There are 11,452 pensioners, receiving £205,000 per annum, and the cost of administration is £1,699. In New Zealand, as to which information was furnished to the Commissioners by the late Prime Minister, Mr. R. J. Seddon, the pension is 10s. per week, reducible by all independent income exceeding £3*4*, and by one-tenth of the capital

value of property exceeding £150. There are 11,770 pensioners, receiving £325,000 per annum, and the cost of administration is £3,936.

The Commissioners observe that "a very deserving class of persons have availed themselves of the pensions offered. Many of these pensioners had shared in the work of developing the resources of Australia, but had, through a variety of causes, been reduced to a condition bordering on destitution. As the recipients of old-age pensions, such persons have, as they deserved, had their circumstances in their declining years rendered more comfortable." This may be ; and it may possibly point to a circumstance of differentiation between new countries and old ; but it is not the whole of the case. The Friendly Societies of New Zealand are already finding that the provisions made by Government for workmen's compensation and old-age pensions are influencing many in not joining their lodges, and are thus discouraging the movement for self-help (see the *Oddfellow's Magazine*, September, 1906, p. 468). In New South Wales fraudulent claims have been made and allowed ; children in good circumstances have been relieved from the obligation of supporting their parents ; even a husband established his claim to a pension on the ground

that he had previously settled all his property upon his wife ; and a costly, frequently inconclusive, and always irritating system of inquiry into claims for pensions has been set up. In Victoria, according to a witness who is favourable to the system and anxious for its extension, the present method excludes many deserving persons from pensions, and its restrictions are a discouragement to thrift. Another witness testified that a large number of persons left the benevolent asylums to secure a pension, but found the pension insufficient, and went back. According to the evidence of a Magistrate of experience, "since the old-age pension system made its appearance, all effort at self-exertion has passed to the winds ; means or property were concealed or distributed, and those who had previously been maintained by their children were foisted upon the State." A representative of the Friendly Societies stated that the Victorian Act of 1903 was distinctly discouraging to the exercise of thrift, inasmuch as it provided for depriving the widow or representative of a Friendly Society member who had been a pensioner of any sum payable by the Society at his death.

It appears from the evidence of the Government Statist of Victoria that the pensioners in

that Colony are only 17 per cent. of the population above sixty-five years of age, while those in New South Wales are nearly 44 per cent. Nothing could show in a more striking manner the effect of different principles of administration. If New South Wales is right, Victoria must be depriving more people of pensions than ought to be paid to them than the whole number of actual pensioners. If Victoria is right, New South Wales must be paying pensions to more than twice as many people as ought to have them. It is curious to observe that Sir Edward Hamilton's Committee estimated the number of pensionable persons in the United Kingdom at  $32\frac{1}{2}$  per cent. of the population above sixty-five years of age. It would almost seem that they arrived at the golden mean between the parsimony of Victoria and the extravagance of New South Wales. One more remark may be made on this head. Victoria has no Poor Law, and it seems that the only relief which its law affords to the aged and infirm is a sentence of imprisonment. A case was cited as having happened on September 23, 1905, of an old woman, without money or friends, and almost blind, who was sent to gaol for twelve months for the offence of having no visible means of support.

The scheme recommended by the Commissioners for adoption throughout the Commonwealth is a maximum pension of 10s. per week from sixty-five years of age, or sixty in cases of permanent incapacity, to a person continuously resident in the Commonwealth for twenty-five years (absence for not more than three years, or not more than six where the aggregate residence has been for fifty years, not to disqualify), who is a natural British-born subject of a white race, or has been for three years a naturalized resident, not being an aboriginal native. The payments to the pensioners to be made fortnightly through the Post-Office. The administration to be by a Commissioner, with a Deputy-Commissioner in each State and a Registrar in each district. Application for pension to be determined upon by a Commissioner on the recommendation of a Magistrate, subject to appeal to a Minister of State. The Magistrate to hear the application in his Court either openly or *in camerâ*, and to take evidence on oath. The husband, wife, or child of a pensioner may be compelled to contribute to the pension. No pension to be granted which makes the aggregate income of the pensioner more than £52. One pound per annum to be deducted from the pension for every £1 over £26 derived

from other sources, and for every £10 of the net capital value of property over £50 (or £100 where the property is a home). The Commissioners also recommend that the property of a pensioner at death should vest in an officer of the Government, and the "indebtedness on account of pension money paid" have priority over all other claims; and that pension money received from time to time should be a continuing charge on any land acquired by the pensioner before or after the receipt of the pension, notice of such charge to be recorded by the Registrar of Land Titles as from the date of grant of pension. Also that every pension should be subject to review, amendment, suspension, and cancellation at any time by the authorities; that if an applicant be proved to be of disreputable or intemperate habits, the pension may be either refused or made payable through an agent; that if the same facts be proved against a pensioner, the pension may be either cancelled or made payable through an agent, or one or more instalments of it be forfeited. Finally, it is recommended that a penalty should be imposed for supplying an old-age pensioner with intoxicating drink.

We cannot but think that this last recommendation carries with it the condemnation of

the whole system. It is surely a counsel of despair to say that a pensioner can only be saved from his innate propensity to spend his pension on “intoxicating drink” by enforcing against him a prohibition not enforced against any other person. If a pensioner joins a social party, is the deaner which circulates among all the rest to be kept out of his reach lest the host should be found guilty of the crime of “supplying” a pensioner with intoxicating drink? Is the proposal made in the interest of the Commonwealth Exchequer, and in the expectation that few would seek a pension burdened with a condition so unjust and so insulting? What becomes of the argument as to the deserving pioneers of the country’s resources if they are to be thus humiliated? If it is thought that something is due from the Commonwealth to those pioneers, it would surely be better that it should be voted to them in that capacity than that they should receive it in common with every other person who is qualified by old age.

We find no evidence in the Report before us that either the Colonial Legislatures or the Commonwealth Commissioners have been more successful than was Lord Rothschild’s Committee in devising any proposals the inherent disadvan-

tages of which do not outweigh any benefits they would confer on the classes in whose interests they were framed. There is no "broader humanitarianism" than that which promotes self-reliance.

EDWARD BRABROOK.

## VI

### THE UNEMPLOYED

SIR EDWIN CHADWICK is said to have prophesied, as did also Mr. Nassau Senior, not long after the passing of the new Poor Law, that within a given number of years the lessons of 1834 would have to be learnt over again. Their words appear to be coming true at the present moment in many directions, but more especially with regard to the “problem of the unemployed.” The nation then passed through a crisis which brought it very near to ruin, and the main cause of the evil was the outdoor relief given to the able-bodied—“relief without labour, relief by the allowance system and roundsman system, and by parish employment and the labour rate.” By the new Poor Law that relief was abolished in all its forms, and the nation, after a prodigious struggle, shook itself free from all responsibility for the provision of work—the most insidious form of

outdoor relief. Within fifty years able-bodied pauperism was practically insignificant, and, as Mr. Gladstone said in 1897, the mass of the people were “rescued from the total loss of their independence.”

We saw the first signs of reaction in 1886, when Mr. Chamberlain issued his circular to local authorities enjoining them, “in view of exceptional distress,” to find work for “artisans and others . . . temporarily unemployed,” without disfranchisement and the “stigma of pauperism.” The work given was to be such as “all can do, whatever their previous avocations, and which will not compete with that of other labourers.” The circular goes on to define the sorts of work which it considers will comply with these rather onerous conditions. Four new principles, since embodied in legislation, were initiated by the circular: the principle of State-provided work, that of selection of applicants, that of the abolition of disfranchisement, and that of throwing the relief of the poor upon bodies outside the Poor Law.

It was not allowed to pass without protest at the time. A minority of the Mansion House Committee considered that Vestries and Borough Councils had nothing to do with the relief of the

poor, and “earnestly deprecated” throwing this responsibility upon them. “Experience had shown that the acceptance of an obligation on the part of the community to provide work for those out of employment was both morally and socially injurious.” The circular was issued in view of a period of “exceptional distress,” but it was reissued again and again by Mr. Chamberlain’s successors at the Local Government Board. In fact, every depression of trade soon came to be regarded as “exceptional,” and since 1886 local authorities have in many places been finding work for the unemployed almost without intermission. A new generation has been taught to look to them for employment as a matter of right. Winter after winter crowds have been gathering round municipal offices demanding work. In January, according to the *Labour Gazette* of the Board of Trade, there were some 40,000 names upon the registers of the bureaux. In the winter of 1905-1906 about £100,000 was spent in London alone upon relief work out of the rates. Of late the pace has increased. Scheme has followed scheme—Mansion House schemes, Mr. Long’s scheme, and now the “Unemployed Workmen Act.” The principle of State responsibility for finding work has been

finally accepted, and the last lingering idea that such action is to be confined to "exceptional" occasions has been dispelled by the creation of "permanent machinery." Already some of the "safeguards" of the Act itself have been modified or abandoned, and we hear of further amendment by which the responsibility will be thrown upon the Imperial Exchequer.

The position is a serious one, and the public should consider it in all its aspects before it is too late. There can be no doubt that, disguised under a new name, a new pauperism has grown up which is not recognised in official statistics, and to which there are practically no limits. It is no substitute for the official pauperism, for whereas in the winter of 1904-1905 there were some 46,000 applicants for relief work in London, the official able-bodied pauperism there increased by 23·7 per cent. as compared with the previous year. Between 1901 and 1905 the able-bodied pauperism of the whole country increased from 96,000 to 132,000. By a significant coincidence the ordinary expenditure upon poor relief has increased in the last twenty years very much in the same proportions as in the thirty years preceding the new Poor Law. Then the increase was from 4,000,000 to 7,000,000 ; now it is

from 8,000,000 to 13,000,000, and it is still growing.

The Report of the London Unemployed Fund of 1904-1905—an admirable Report—gives a very fair and clear statement of the position by those who are struggling to make the new policy a success. It does not attempt to disguise the difficulties. The best men, for whom the scheme was devised, did not apply. “One of the problems of the future will be to prevent those whose inclination it is not to apply for anything from being squeezed out by the crowd of those who are always ready to snatch at anything which may seem to offer it doles of work as well as doles of money.” That was precisely what happened before 1834. Again, in the attempt to save the better class of men from the “final degradation of the Poor Law,” the greatest care is needed to save them from the “opposite but not less real degradation, the loss of self-reliance, and the expectation that similar work will be found for them in the future.” One is tempted to ask whether such loss of self-reliance and “expectation” is not a necessary consequence of State-provided work.

The Board of Trade Report of 1893 pointed out that the “offer of relief work is likely to be

chiefly embraced by the loafing and shiftless class," and it is certain that the vast majority of the applicants belonged to the casual class. Again, according to the same Report, "the work provided is to them but one of a series of casual jobs by which they are accustomed to live." Borough Councils have now taken the place once occupied by the docks as centres of casual work, but upon a much larger scale. They are obviously turning many into casual labourers by withdrawing the incentive to look for work elsewhere. The work has been done at an average loss of 32 per cent., a clear proof that it is eleemosynary. There is evidence from other quarters to show that in many places the independent workman was displaced by the unemployed. So far the problem of finding work—"which everyone can do, and which will not compete with that of other labourers"—has not been solved.

The "discrimination" of which we hear so much, but which has always been repudiated by leading authorities as a principle of Poor Law relief, was, according to the Report of the London Unemployed Fund, "occasionally somewhat perfunctorily performed, and varied greatly in completeness . . . owing to a frank adoption of different methods." The percentage of those not

recommended for work varied in different districts from 80 per cent. to nil. We know from independent sources that in some places it was declined altogether, and in many others was of the slightest description. The Commissioners of 1834 dismissed it as impracticable. They pointed out the abuses that had arisen from attempting to "constitute the distributors of relief into a tribunal for the reward of merit at other people's expense." They urged that, even if it were possible, it was not desirable to make the receipt of relief "a badge of merit." Mr. Charles Booth abandoned it in the case of the aged poor. The Parliamentary Committee of 1896 reported that it would be "very difficult" in the case of the able-bodied. "No well-defined meaning," they say, "attaches to the words 'exceptional distress,' 'deserving man,' or 'ordinary applicant for parish relief.' 'The number of borderland cases would be very large.'" The Report of the Unemployed Fund says: "The crux of the problem has rested in the large number of 'borderland' cases." Apart from the difficulty of getting at the facts in great centres of population—a difficulty which can only be appreciated by those who have tried it—and the difficulty of deciding equitably upon "borderland cases," public elective bodies are

little fitted to act as “tribunals of merit.” They vary in composition, and there can be no uniformity—*quot homines tot sententiae*. Moreover, they work under strong pressure, electoral and personal. But, in any case, it is doubtful whether it is desirable to make the receipt of relief “a badge of merit.” The real merit is to be independent in spite of poverty, but those who remain independent have to pay the bill.

The “problem of the unemployed” thus dates from 1886 ; prior to that it was that of the relief of the able-bodied. The term itself connotes the artificial provision of employment. It has behind it a variety of forces—socialist, sentimentalist, and revolutionary—but chiefly the imperfect appreciation by the public of the real issues. Local bodies have been playing with it for twenty years. They have racked their brains to invent work ; now they confess their failure and desire to transfer the responsibility to the nation. Will the nation be more successful ? Shall we solve the problem by making it larger ? We have all heard of the *droit du travail* and of the *ateliers nationaux* of 1848. Victor Hugo, who cannot be suspected of want of sympathy with the working classes, said : “Les ateliers nationaux sont un expédient fatal. A ceux qui jusqu’alors

avaient connu la force généreuse d'un bras qui travaille vous avez ajouté la honteuse puissance de la main tendue. Nous connaissons déjà le désœuvré de l'opulence. Vous avez créé le désœuvré de la misère cent fois plus dangereux pour lui-même et pour autres.”\* That has always been the difficulty of all relief work. The *bras qui travaille* becomes *la main tendue*—the *désœuvré* of poverty a standing menace to the poor and to the nation.†

W. A. BAILWARD.

\* “The national workshops are a fatal expedient. For the generous strength of the arm which labours you have substituted the shameful power of the hand which begs. We have already the unemployment of riches ; you have created the unemployment of poverty—a hundred times more dangerous to itself and to others.”

† For references to books and reports, see pp. 35, 56, 83.

## VII

### SHELTERS AND REFUGES

IT is from that section of the unemployed—by far the largest section, we fear—which is more anxious to find excuses for not working than to find work, that our charitable shelters and refuges draw the larger number of their inmates, thereby helping to maintain that section, and to obstruct any satisfactory solution of the problem of genuine unemployment. In this indirect fashion, shelters and refuges may be said with truth to manufacture paupers. But the direct influence they exercise on the lives of their inmates is still less satisfactory, although, in spite of this fact, it is not difficult to see how the genesis of such institutions in the present day was entirely natural and well-intentioned. Each of us must have had experience of the man who knocks at our door after six o'clock on a cold winter's evening, stating that he has been on the

tramp all day looking fruitlessly for work, and begging for the price of a night's lodging. We probably credit his story, and give him our pity and a shilling. Then we muse vaguely that it would be a good plan to have places to which men in such sore straits could be sent ; and these vague musings, gradually taking shape, result in the movement to provide, here a free refuge and there a shelter where for a light task bed and board can be easily secured. It is worthy of note in passing that many of the supporters of these institutions are entirely ignorant of the provision the State makes (in England) for homeless wayfarers in its casual wards, while others condemn the latter's regulations about the task of work to be performed, because they are under the belief that the homeless wayfarer is always pressing eagerly forward after a job, which the shortest detention may cause him to lose, a belief which will not bear investigation.

According to trustworthy authority, there is accommodation in London shelters for about three thousand three hundred persons (the Metropolitan casual wards accommodate about nineteen hundred) ; and when one thinks of the quota that the other large towns could add, and remembers that if it is not always fully taxed,

yet at times it is much increased, one can hardly escape the painful conviction that we have here a serious social evil with which we are not grappling as strenuously as we ought. It cannot be good either for the community or of these unfortunate men or women themselves that they should be huddled together night after night in practically free lodging with nothing to lose, no stake in their country's welfare, subject to none of the restraining influences which the possession of even the poorest home carries with it. For it is, of course, a mistake to suppose that the inmates of shelters are only there for a night or two. On the contrary, it is extraordinarily difficult, except in the case of young lads, to chance upon an inmate who is not an *habitué* of such places, slowly making the round, with periodic changes to the casual ward or the common lodging-house, or possibly for a short time to a house or lodging of his own. No one can pretend that the tendency of such a manner of life is not demoralizing; nor are the inside conditions of the ordinary shelter likely to counteract this demoralization. For example, the standard of cleanliness is admittedly low; the compulsory bathing and disinfecting of clothes of the casual ward cannot be enforced in the same rigid way; the colour of the bedding

would often seem to suggest that it had been chosen with a view to hide dirt rather than to reveal it ; the atmosphere of the dormitories is apt to become overheated and impure. Thus, without making exaggerated statements as to the proportion of criminal or really ill-doing men who frequent shelters, it is obvious that if even a few of such men are thrown together under these indifferent material conditions with a number of men of weak character or poor physique and in varying degrees of destitution, the moral effect cannot be purifying or invigorating, but very much the reverse. Even if those in charge are of the right sort—earnest, devoted men—how can one reasonably expect their influence to be felt under such hampering conditions ?

Further, a shelter life is demoralizing, not only for those who are accustomed to it, but because it seems to have a considerable power of attracting new recruits. It is true this statement is often challenged. “Wherein,” people ask, “can the attraction of such a life possibly lie ?” And no doubt there is little or none to the man who holds a fairly assured position in the labour world. But it must not be forgotten that there are many hundreds who pick up a livelihood by doing casual jobs, and who are not at all

reluctant to forego the effort of even such light work if without it they can secure any sort of bed and board. Many of those casual workers live in common lodging-houses, where they pay a fair price for the accommodation they receive, yet a price within even their small resources. But if a shelter be opened in the neighbourhood of a common lodging-house, the latter will be half emptied, many men preferring to receive the necessaries of life free or for a merely nominal price, and have an extra sixpence or shilling each evening to spend on its pleasures. This fact, which has been observed in Manchester and elsewhere, was pointed out by several witnesses before the recent Departmental Committee on Vagrancy.

Moreover, if the report goes abroad (as somehow it always does) that shelters or free meals abound in any particular town or district of a town, numbers will flock in from other places to avail themselves of these—mercies (?). Thus, when a new shelter is opened and speedily filled, and its advocates exclaim, “Surely this proves the need for it!” all that in reality has been proved is that a supply of charity invariably creates an adequate demand, and that the shelter can, and does, undersell both the common lodging-houses and the casual ward. A man in

the habit of using shelters, casual wards, and very occasionally common lodging-houses, once proudly remarked to the writer that he "knew his town so well he didn't need to pay for the roof above him, or the food he ate, more than three months out of the twelve." Surely that is the quintessence of the spirit of pauperism, whether the relief that man secured came through the Poor Law or through charity. But who is responsible for this manufacturing of paupers? The pity is that those who help to start or maintain shelters, refuges, or night asylums do not always take practical steps to test their usefulness. This they could do by requiring that the men applying for admission be carefully and sympathetically questioned, and then, as far as is possible, their stories promptly inquired into; and, better still, by having a systematic attempt made to follow up each man when he leaves, in order to know what becomes of him. This would not, of course, be an easy thing to do, and apparently no shelter attempts it in any thorough fashion, not even those which, in so far as they keep their men for considerable times, and insist upon their doing some work in return for bed and board, approach more nearly to labour colonies. (There are several of such "industrial

shelters," *e.g.*, in Scotland, where it must be remembered the Poor Law makes no provision for the relief of the able-bodied, and where there are in consequence no casual wards.) Yet obviously this is the only real test by which those who promote these institutions can obtain trustworthy information as to whether they are tending to breed good citizens, or are simply manufacturing paupers. Unhappily, not only one's fears, but one's common-sense, suggest that the latter result is the more probable. And if so, what justification can we plead for thus aiding and abetting those poor persons to become "chronics," by removing the one spur, necessity, which might urge them to work for their daily bread, and so in a manner maintain their independence, while at the same time we supply no new motive-power to help them to lead a better life?

If the shelters are really to create citizens, not paupers, their promoters must do two things. They must segregate, classify their inmates, break the mass up into units, and get to know something of these units and of their past history. Then they must arrange some scheme of co-operation between their respective institutions, so that their work may be complementary and not overlapping. Secondly, the one night's, or the one

week's, or even the one month's stay must be abolished ; if a man has come down so far that he needs to take refuge in a shelter at all, he will not be started afresh on the upward path in one night, one week, or one month. In other words, shelters must become industrial or labour colonies. Further, those persons whom there seems no hope of improving under such conditions should be left to the Poor Law authorities to deal with as they think right. The State, moreover, is the proper source from which *bonâ-fide* travellers in search of work, but destitute of the wherewithal to pay their way, may get necessary food and shelter without being unduly detained to work for it. A carefully devised system of "way tickets" could be made to meet their needs.

In conclusion, if it be urged that it is practically impossible to work shelters and refuges in such a fashion as that just indicated, because it would involve too great labour and trouble, one would respectfully submit that while this argument may be an explanation, it is not an excuse for the present state of things. If we interfere at all in the lives of the poor, we are morally responsible for making our interference beneficent and not hurtful ; and if we

give a free breakfast or a free bed, and stop there, we are inevitably harming and not helping. An investigation into the results of shelters and refuges would do more than anything else to strengthen the fast-growing belief that the time has come for some official regulation of charitable enterprise. With all the goodwill in the world, one section of the community is nevertheless not entitled to open an institution for another section's use if it can be clearly proved, as we believe it can in this instance, that only harm, direct and indirect, will thereby accrue to the whole body politic.

K. V. BANNATYNE.

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## VIII

### THE ATTRACTIVENESS OF POOR LAW INSTITUTIONS

POOR LAW institutions have a history that is full of paradox. They formed no part of the Elizabethan legislation, the origin of our Poor Law system. That Act directed that the workless should be set on work ; and, as ordinarily interpreted, threw on the parochial authority the duty of organizing employment for them. For two centuries this impossible task was attempted, with an ever-growing burden of demoralization. Populous places, in despair, occasionally obtained local Acts authorizing the erection of institutions —houses of industry they were generally called. When used as tests of destitution, as they sometimes were, these proved useful aids to administration, but they failed absolutely in what was then their avowed purpose—namely, as places for the parochial organization of employment.

The breakdown of the old Poor Law in the years previous to 1834, it should never be forgotten, was due entirely to the ruinous pressure from the workless able-bodied which the policy of the Act of Elizabeth, as usually interpreted, had evoked. The celebrated Commission of 1832-1834 was called in to discover a remedy. They found that at Southwell, Bingham, and elsewhere a check had been given to the encroachment of pauperism by the establishment of an institutional test. In these parishes no relief was given to the able-bodied except within the walls of a Poor Law institution, and this policy, on the recommendation of the Commission, became the main operative principle of the new Poor Law of 1834. In their view, this invention secured at once adequaey of relief and sufficient safeguard against abuse. If relief is given under discipline, they argued, the public authority can give maintenance more amply adequate than that normally enjoyed by the poorest class of independent labourer. Automatically and impartially, this policy threw on the poor themselves the responsibility of deciding at what point they would abandon the struggle to maintain their independence, and at that point it guaranteed to them adequate maintenance at

the public charge. In its origin, therefore, the "institution" was designed to supersede faulty methods of relief, which, though rarely adequate, were nevertheless attractive, and it contained, implicitly at all events, a repellent element of discipline to counteract the attractiveness inseparable from every adequate and gratuitous form of maintenance.

Most infelicitously, the new institution was called a workhouse. Its adoption really marks a deliberate recognition of the inability of the public authority to provide work, and our acceptance of the duty of finding relief, a duty which, it was believed, would not be unduly onerous if safeguarded by the institutional test. The subsequent development of an institution created for the emergency above described has a curious and unexpected history.

Whenever and wherever, under the imperative order of the central authority, local executives, more or less unwillingly, made use of it for its intended purpose, the success of the institutional test was complete. Established as a defence against the encroachment of able-bodied pauperism, it achieved its purpose. The overwhelming pressure of the workless able-bodied disappeared, and left the local public authority

free, for the first time in the history of our English Poor Law, to apply itself in a liberal spirit to the care of the destitute, sick, infirm, and insane, and to the education of pauper children. This new departure had been foreseen. The treatment of disease, more especially infectious disease, under scientific and bureaucratic, as opposed to empirical and local, management, had been a favourite tenet with the Benthamite authors of the Act of 1834. The new development, however, has taken place mainly on local initiative, and the scientific safeguards which were in the mind of the originators, and which might have influenced the procedure of a centralized bureau, have been largely set on one side. Still, the expansion may, on the whole, be accepted as legitimate. Its attractiveness only becomes socially detrimental when management becomes infected by that spirit of laxity and profusion which now characterizes the whole of our Poor Law administration.

The increased cost (as shown in note below\*)

\* The following figures will sufficiently indicate the growth of expenditure in London on Poor Law institutions. Officially the cost is given under three headings :

1. *Cost of In-Maintenance* (*i.e.*, food, clothing, and daily upkeep).—In 1884, £640,464 for an average number

stands for a more elaborate classification and more appropriate treatment for each section, separate schools for children, infirmary buildings staffed with paid nurses and resident doctors, better dietary, and the assistance of a selected public service entitled to the usual increment of salaries and retiring allowances.

It remained to be seen whether, with the attractiveness of this ever-increasing efficiency,

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of 52,979 paupers, = £12 1s. 9d. per head ; in 1894, £871,221 for an average number of 63,451 paupers, = £13 14s. 0d. per head ; in 1904, £1,179,090 for an average number of 71,474 paupers, = £16 9s. 8d. per head—an increase in twenty years of 84 per cent. in cost and of 35 per cent. in number of paupers.

2. *Salaries and Rations of Officers*.—1884, £418,856 ; 1894, £612,768 ; 1904, £989,373—an increase of 136 per cent.

3. *Debt and Debt Charges*.—Debt : 1884, £3,298,653 ; 1894, £3,948,283 ; 1904, £7,988,572. Debt charges : 1884, £245,562 ; 1894, £362,007 ; 1904, £739,666—*i.e.*, a rise of 142 per cent. in the debt and of 199 per cent. in the debt charges.

Some not important deductions might be made in respect of (2) and (3) for outdoor salaries and debt and for such part of the Metropolitan Asylums Board expenditure as is not strictly Poor Law expenditure. During the period under review the population of London has increased 18 per cent., and the rateable value 44 per cent.

the repellent aspect of the institutional test would survive. The answer to be given to this question must be a qualified one.

Those administrators who drew their inspiration from the famous Report of 1834 had been profoundly impressed by the value of the institutional test, as proved by the practical abolition of able-bodied pauperism, and they conceived the idea that an application of the same principle would be helpful in inducing the labouring class during their able-bodied period of life to make provision for the un-able-bodied period. This policy, accordingly, of using the institutional test as a prophylactic against unnecessary and avoidable destitution in old age and sickness has been put into force in several much-quoted and criticised Unions. The success of these experiments has been confidently asserted. The reduction of pauperism which has been secured is indubitable, and the high character of the men who are responsible gives weight to their assertion that this increased independence of the poor has not been purchased by the infliction of intolerable hardship. There is, therefore, a strong case—in our opinion, an unassailable case—for the argument that, even with all the additional efficiency of Poor Law institutions, the test is still an

operative safeguard, where its management is conducted on reasonable lines, with a due recognition of the maxim that, if the self-supporting basis of society is to be maintained, the condition of the pauper should somehow be made less eligible than that of the independent labourer. To hit the right mean in such a matter may be difficult, a task more suitable for a judicial tribunal of experts than for the fortuitous gathering of an ordinary Board-room. Yet there is, as above stated, unimpeachable evidence that it is possible.

Unfortunately, there is another side to the question. The main justification for increased expenditure on our Poor Law institutions is that, without sacrifice of adequacy and efficiency, they can be used to curtail, if not supersede, the dangerous and uncontrollable policy of lavish out-relief. Unhappily, this is not the use to which the normal administrator puts his indoor establishments. They are, especially in large centres of population, allowed to become mere supplementary endowments for persons who, at an earlier stage, are initiated into the pauper habit through the facile grant of an outdoor allowance. It has been remarked that in London a larger proportion of indoor relief is given than

elsewhere, and the fact has been used to show that London authorities pursue a strict policy. With one or two well-known exceptions, this is far from being the case. Inquiry made some years ago in a normal London Union established the fact that practically all the inmates of the institutions went in of their own accord, and made no previous application for outdoor relief, which in this, and indeed in most other Unions, might have been got for the asking. The normal London policy is that of allowing the pauper to choose for himself. The elements which combine to decide his choice ultimately in favour of the workhouse are worth considering.

Poor Law and charitable relief, as ordinarily administered, forms the line of least resistance along which a certain class of the community can most readily find its maintenance. The man whose last refuge is the workhouse is only a little weaker or less fortunate than his neighbours, but in some earlier eras of life he has been attracted to the more ostentatiously offered forms of dependence. He then attaches himself permanently to some private or public agency of relief, and sinks in the process of such experience to the habitual use of the shelter or the casual ward, till at length he realizes, what indeed is

the fact, that the accommodation of the workhouse is better; that its rules are lenient or, if irksome, easily evaded; that readily granted leave of absence makes the institution a free-and-easy house of call; that the sympathies of the administrators, whom he has helped to elect, are with him against any official who attempts to enforce discipline; and that, in fine, he is a person of much consideration, for whose Parliamentary and municipal enfranchisement politicians are conducting a vigorous agitation.

Under such conditions the institution has ceased to be operative as a test, and to describe its influence as attractive is no exaggeration.

In all this there is a plain miscarriage of administration. The knot of the difficulty is in the fact that the Act of 1834 gave us a set of institutions which were to be used for a specific purpose, but that the local executives, with exceptions and with varying degrees of perversity, have not used these institutions in the way that was intended, but have, more or less deliberately, allowed them to become mere additions to the general invitation to pauperism which results from our disordered system of public relief.

All this is written on the assumption which

public opinion at present seems to reject or ignore—namely, that the independence of the poor is a cause worth fighting for, and that material comfort, or, rather, the semblance of it, as represented by facilities for pauperism, may be too dearly purchased if the cost involves the sacrifice of the economic competence of whole classes of our citizens.

T. MACKAY.

## IX

### THE HOSPITALS

It would be a pleasure to dwell with emphasis upon all the undoubtedly good and valuable work which is done by our hospitals—how they have not only relieved the sick, but have advanced medical science in this country. But it is necessary, unfortunately, to point out also the errors that they are making, and to show how they are, by the maladministration of their out-patient departments, sapping the independence of the people and helping to manufacture paupers.

These institutions are managed by men of great ability. Some of the managers are trained business men ; others have been, or still are, in one or another of the professions. Clergymen of all denominations, soldiers, sailors, and lawyers, all meet to assist in the deliberations of the board of their pet charity. As it would be

supposed, men such as these, assisted as they are by secretaries who are for the most part extremely able men, imbued with boundless energy, and loyally devoted to their own institution, do regulate the affairs of their own charities in a very satisfactory and enlightened manner ; but it is much to be wondered at that they have not long before this evolved some scheme whereby the present disorganization in the administration of our Metropolitan medical relief could be changed, and order and system produced out of chaos—some well-thought-out method that might bring about co-operation between the charities themselves, and between them and the infirmaries and dispensaries under the Poor Law.

It will, no doubt, be a painful surprise to many people to learn that there is a large body of thoughtful and experienced people who think that medical relief as it is now administered in London, more particularly through the out-patient and casualty departments of our voluntary hospitals, and through the free and part-pay dispensaries, is a frightful source of evil, inasmuch as it is to a large extent a waste of energy and material, and is a means of pauperizing the recipients.

Much has been written upon this subject of

the out-patient and casualty departments of our hospitals. As long ago as the year 1870 a meeting of 156 medical men (Sir William Ferguson in the chair) passed resolutions, amongst which were the following, viz. :

“That this meeting is of opinion that there exists a great and increasing abuse of outdoor relief at the various hospitals and dispensaries of the Metropolis which urgently requires a remedy.”

“That, in order to encourage a feeling of self-respect among the working classes, and that they may secure for themselves during health the necessary medical attendance in sickness, it is desirable that the system of provident dispensaries should be largely extended, both by the conversion of the present free dispensaries and by the foundation of others.”

And again :

“That the practice of receiving payments for medicine or medical advice from the out-patients of hospitals is undesirable.”

In a letter addressed to the editor of the *Times* in the year 1874, the late Rev. J. F. Kitto, at that time perpetual curate at St. Matthias, Poplar, and better known latterly as the rector of St. Martin’s-in-the-Fields, wrote :

“ Two or three years ago a very important discussion was raised in your columns, and the eyes of the public were opened to the many abuses connected with the present administration of medical relief at the out-patient departments of the great London hospitals. Since that time very little has been done to improve the management ; the system in its main features remains unaltered, and its abuses entirely unchecked.”

After pointing out many of the abuses, he added :

“ Surely there can be no legitimate reason why deserving local practitioners should be deprived of their proper patients, the energies of the hospital staff unfairly and unreasonably taxed, the resources of the hospital itself diminished, and the self-respect of the patients be impaired, in order that the committee may be able to parade before the eyes of the public the number of thousands of patients whom they have treated during the year ? If any other kind of relief were to be given in the same way the danger and folly of it would be at once noticed. I write in the true interest of the hospitals, and with an earnest desire to advance the interests of the poorer classes when I say that such wholesale relief, from whatever source

it comes, tends to uproot the independence of the recipient, and is the first step in the too easy road which leads to a hopeless and degrading pauperism."

About this time Sir Charles Trevelyan wrote to the *Times* upon the hospital out-relief system. After referring to Mr. Kitto's letter, he said :

" Those who best know the London poor speak of many painful consequences of these unlimited medical dispensations. Instead of having their attention directed to regular employment, cleanliness, and wholesome air and food as the true remedy for the depression caused by idleness, excess, and squalor, the poor are encouraged to seek delusive temporary relief from the habitual use of tonics and cordials, which are often obtained by the same person from more than one place of gratuitous distribution."

He concluded :

" If a great deal of what goes by the name of medical relief were discontinued, our lapsed London population would have a better chance of recovering their physical and moral stamina."

In the year 1889 a largely signed petition which was presented to the House of Lords prayed that a Select Committee of that House

might be appointed to inquire into the financial and general management and the common organization of medical institutions, endowed and voluntary, and into the administration of Poor Law institutions for the aid of the sick in the Metropolis, and to make recommendations. The Select Committee was appointed, and among the defects in the administration of medical relief in London which were set out before it were the following :

“ (1) The promiscuous congregation in out-patient departments of large crowds of persons who in most instances are suffering from slight ailments, for which skilled hospital treatment is quite unnecessary, is a constant hindrance to medical instruction, increases the discomfort and pain of those who are suffering from severe maladies, and occasions much vexatious and needless waiting.

“ (2) The indiscriminate admission to the benefits of hospitals and dispensaries tempts many who could pay for medical relief to become occasional recipients of charity, and, by degrees, habitual paupers.

“ (3) The provision of gratuitous medical relief to large numbers of persons both as in- and out-patients, without inquiry or any sufficient regula-

tion, is, as investigation shows, a serious obstacle to the promotion of provident institutions at which medical treatment can be secured by small periodical payments.

“(4) Hospitals and free dispensaries, as at present administered, usually offer no special advantages to those artisans and labourers who have combined to make provision against times of sickness, and there is no recognised relation between these hospitals and dispensaries and provident institutions.”

It must be stated with regret that these defects are still existent, and remain as blots upon our hospital administration.

The Select Committee reported in 1892, and their chief recommendation was that there should be a Central Hospital Board for London, upon which all who had an interest in our medical charities should be represented. In the year 1896, as no Board had been created, the Charity Organization Society formed a large General Committee with a view to the establishment of a Central Hospital Board. The objects of the Board were stated as follows :

“(1) To maintain the voluntary system.

“(2) To induce co-operation among medical institutions.

“(3) To act as an advisory body to the public.

“(4) To advise medical institutions, and to assist them in carrying out large improvements, if desirable, by reports to the public, and by grants of money as far as the means of the Board will admit.

“(5) To promote the consideration of the hospital and medical needs of London as a whole.

“The Board shall be representative of all interests.

“It shall not interfere with the management of individual institutions.

“It will act by advice and report only.

“It will not attempt to absorb any of the ordinary monetary resources of the medical institutions, but will rely chiefly upon bequests or foundation grants.”

On February 6, 1897, the King, then H.R.H. the Prince of Wales, announced his intention of inaugurating a Hospital Fund for London to commemorate the sixtieth anniversary of the reign of Queen Victoria. The Prince concluded his letter thus: “Finally, I venture to offer a word in general commendation of the scheme. Public opinion has shown itself upon more than one occasion, and I think wisely, in favour of

the maintenance of the voluntary system for support of our hospitals, combined with an adequate system of representation of the body of subscribers in their control and management. It is obvious, however, that if these institutions are to be saved from State or parochial aid, their financial condition must be secured. We must recall the fact that, apart from the purely philanthropic work carried on in relief of our sick poor, we look to the voluntary hospitals for the means of medical education and the advancement of medical science. Our hope is that, by the aid of this Commemoration Fund, we may be enabled to secure for these necessary institutions sufficient and permanent support."

The Fund, which is now called King Edward's Hospital Fund for London, has done very much for the hospitals. It has been the means of opening for the use of the sick poor of the Metropolis 443 beds which were closed owing to want of money ; it has caused the hospitals to be visited annually, and their condition has been reported upon ; advice has been offered on various points of administration ; some of the large hospitals have been helped by the subscriptions of the Fund to make extensive necessary alterations and additions.

There are people, however, who think the action of the King's Fund has induced some of the Hospital Boards or Committees to open more beds than the public are willing to enable them to maintain, and also to spend more than they were justified in doing upon enlargements, etc.

The amalgamation of some of the small special hospitals is another very difficult problem which the Fund has set itself to solve. The money collected by the Fund since its inauguration nine years ago amounts to a very large sum—viz., £1,207,474. Notwithstanding all this work, the defects mentioned above still continue. The crowds attending the external departments of our hospitals are greater than ever. No real endeavour is made, except at a few hospitals, to persuade the thriftless to belong to clubs or provident dispensaries ; nor is any appreciation shown or preference given to those who can prove that they have been thrifty. In 1887 the number of out-patients and casualties attending at eighty-six hospitals was 1,056,852 ; in 1904 the number in the same hospitals was 1,775,422, and in ninety-seven hospitals 1,858,800.

It is to be hoped that H.R.H. the Prince of Wales and the Council of King Edward's Hos-

pital Fund for London will before long turn their attention to the out-patient departments, and so ameliorate their administration that the accusation made at present that our hospitals assist in the manufacture of paupers may be removed.

E. MONTEFIORE.

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## X

### THE LESSONS OF THE OLD POOR LAW

“*DIFFICILE est proprie communia dicere.*” The story of the old Poor Law has been told so often that there is nothing new to be said about it. For about two hundred years the country had accepted an ill-defined responsibility for the relief of the poor, which gradually widened until at the end of the eighteenth century it was taken for granted that no “poor” person could support himself without State aid. Wages were universally supplemented according to the needs and numbers of a family. It paid no one to excel in industry, skill, or frugality, and these virtues had in many places almost ceased to exist. Of course, the attempt to support everyone failed, and the ruin, both moral and physical, of the labouring classes was wellnigh complete. “The injury inflicted upon them by the deliberately hostile legislation of Tudor and Plantagenet was as dust

in the balance compared with that which they suffered from the benevolent measures of some of the best men that have ever ruled in England."

There had been protests from time to time against this theory that "the poor" must be condemned to eternal dependence. Defoe had pointed out that the ideal of wise government should be to lead men to "live by their labour"; Burke that "when we affect to pity those as poor who must labour, or the world would not exist, we are trifling with the condition of mankind. I cannot call a healthy young man, cheerful in his mind, vigorous in his arms, I cannot call such a man poor."

Still, up to 1834 the opinion of the day—a strange mixture of the spirit of feudalism and of modern benevolence—continued to scout the idea that a poor man could support himself, and the law, in fact, rendered it impossible for him to do so. The last check upon pauperism was removed in 1762, when the power of offering relief in the workhouse was finally discarded. Thenceforward the increase of pauperism was fast and furious. By the end of the reign of George III. the rates threatened to absorb the whole produce of the land.

Then came the Royal Commission, which took

evidence "from every county, almost every town, and from many villages." It sat two years, and reported in 1834. A foreign observer has described that Report as a "masterly example of a thorough, comprehensive, and unbiassed inquiry." More than that, it is a remarkable instance of an inquiry which not only correctly diagnosed the disease, but also prescribed an effective remedy and secured its adoption. It is a Blue-book which, as a study of social conditions, has become a classic. After describing in some detail the various methods of relief then existing, and their results, it proceeds: "It is now our painful duty to report that the fund set aside by the 43rd Elizabeth for the putting to work of children and persons capable of labour, and the relief of the impotent, has been applied to purposes opposed to the letter, and still more to the spirit, of that law, and destructive to the morals of the most numerous class and the welfare of all."

It is only possible in the course of an article to glance at a few of the facts disclosed by the evidence. As "the poor" were supposed to be unable to live by their labour, everyone who applied got relief in some form—commonly in the form of outdoor relief, with or without

labour. Wages were everywhere supplemented according to needs, and the most inefficient workman got most relief. Idleness and improvidence were condoned, and the Commissioners point out that “in attempting to repeal that law of Nature by which the effects of each man’s improvidence or misconduct are borne by himself and his family, we also repeal the other law by which each man and his family enjoy the benefit of prudence and virtue. In abolishing punishment we also abolish reward.” The independent workman almost ceased to exist. If any such remained, there was no room for them. Farmers were partly bribed, partly forced, to employ pauper labour, and a man had to become a pauper before he could get work. The “allowance” system became an incentive to “boy and girl” marriages. Young couples often went straight from the church-door to the overseer to claim relief. Allowances to mothers of illegitimate children led to a trade in bastardy. People claimed parish allowances for the performance of the most ordinary acts of humanity towards their own relations. Parents threw their children, and children their parents, upon the rates. Demoralization was universal, but above all there stands out the miserable condition of those whom

it was sought to "relieve." It is amply corroborated by contemporary writers, such as Arthur Young, Cobbett, and Harriet Martineau. Meanwhile the ratepayers—especially the smaller ones—were in little better plight. Small farmers and tradesmen began themselves to come upon the rates. One village, Cholesbury, became bankrupt altogether, and others were within a measurable distance of bankruptcy. In several the rates were already £1 an acre. Farms in all districts were without tenants, because it was impossible to pay the rates.

The demoralization of the administrators became equal to that of the paupers. "The rental of a pauperized parish was—like the revenues of the Sultan of Turkey—a prey, of which every official hoped to get a share. The owner of cottage property found in the parish a liberal and solvent tenant. The petty shopkeeper and publican attended the vestry to vote allowances to his customers and debtors" (*Edinburgh Review*, No. 149). Dislocation of family life was complete. "Pauperism," say the Commissioners, "is an engine for disconnecting each member of a family from all the others, and of reducing all to a state of domesticated animals, fed, lodged, and provided for by the parish

without mutual dependence or mutual interest.” Mr. Cowell, an Assistant Commissioner, who started with the idea that the pressure of the rates was the most important question, soon came to the conclusion “that this evil, however great, sinks into insignificance when compared with the dreadful results that this system has upon the morals and happiness of the labouring classes.” As the Commissioners say: “In all ranks of society the great sources of happiness and virtue are the domestic affections, and this is particularly the case amongst those who have so few resources as the labouring classes.” The Commissioners further find that “the discontentment of the labouring classes in every parish is proportioned to the money spent in poor-rates.” Turbulence and disorder became rife everywhere. In one parish the labourers are described as “very idle and imperious.” Distrust, suspicion, and open hostility were universal.

These were the conditions with which the Commissioners had to deal. Their conclusions are clear and unhesitating. They point out that the attempt to relieve poverty had been a disastrous failure, and that the function of State relief must in future be limited to the relief of destitution ; they lay down as a fundamental principle

that the position of the pauper should be “less eligible” than that of the independent labourer, or, as it has been paraphrased, the position of the hanger-on than that of him upon whom he hangs. Further, “all relief to be spent or consumed by the pauper in his own house is inconsistent with that principle.” The main cause of the evils of the day had been the outdoor relief given to the able-bodied pauper, and they recommend that all such relief should be forthwith discontinued. Such was the origin of the “new Poor Law”—a law which has been called the charter of independence of the working classes, and which has certainly emancipated them, even if against their own will, from the slavery of pauperism.

We are now upon a wave of reaction, and it may be that we shall have to pass again through another crisis. However that may be, it is plain that, whatever be the form of government, there must in public relief be some test or limitation as an alternative to general pauperism. Human nature, like everything else, follows the line of least resistance, and in the absence of a check the consequences are inevitable. The Commissioners believed that they had found that check in the workhouse test, under which every destitute person is guaranteed the necessaries of life

upon conditions. Even that responsibility is a large one, and the State which accepts it cannot be said to be acting ungenerously. This test is, however, now resented, and there are many who believe that they have discovered an adequate substitute for it in "discrimination." It has already been seen that discrimination was rejected by the Poor Law Commissioners, as it has been subsequently by all the leading authorities upon the Poor Law. It may be noted that the proposal has nothing new about it. Almost every Board of Guardians would contend that they have been "discriminating" for the last fifty years and more. But that has not prevented enormous and bewildering variations of pauperism in different localities at different times.

Again, some say that all these things happened long ago, that the conditions have changed, and that the evils would not recur. But there are still people living who were born under the old Poor Law. Moreover, where the old relief conditions have been revived, as recently in not a few localities, there the old social evils tend to recur in all their forms. Some, again, who have nothing else to recommend, advocate "wise experiments." Most of these "experiments" are but the repetition of old failures. All of

them involve a departure from the principles laid down in 1834. Principles, of course, have no value except in so far as their observance or non-observance bears upon social conditions. But there is no branch of administration in which departure from principles is so hazardous as in the Poor Law. Nowhere are the forces which compel further departure so cogent and irresistible. *Obsta principiis* is a maxim the force of which is perhaps too little realized by the social reformers of our times.

W. A. BAILWARD.

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## XI

### THE BETTER WAY

THOSE who take a real interest in the welfare of their poorer neighbours, and who read criticisms of many of the commonly-accepted methods for the relief of distress, are apt to feel that it is disheartening to be told only what harm on these lines is bound to follow their efforts, without at the same time having before them some scheme for doing good unattended by inevitable drawbacks.

The fact seems to be that there is no uniform, ready-made scheme possible, except the time-honoured one of loving one's neighbour as one's self. Sympathy and self-sacrifice on the part of those who desire to help are the keys of the situation—not the sympathy which is merely pity, and therefore weakening in its effects, or the self-sacrifice which fails of attaining an adequate result owing to lack of patient study of

the real difficulties and possibilities of the situation. The needs of the poor, and the weak, and the unfortunate are infinitely various, and the greatest need of all is not material but moral—it is the need of “grit,” of industry, of capacity for realizing the future. These are best promoted by the encouragement and support of a real friend. For this legislative and philanthropic schemes are but a poor substitute, and, wherever they tend to supersede personal effort, in the long-run they are found by experience to fail of producing the result intended.

The question is not merely economic, but psychological also; indeed, experience in following the fortunes of many struggling families among the London poor over a term of years leads to the conviction that it is mainly psychological. Where there is industry and perseverance, economic difficulties are overcome even without any outside help at all, though a little help and encouragement at a time of crisis may be invaluable.

It is this that the poor man’s real friend desires to qualify himself to give; but the qualification under our present complicated industrial and philanthropic situation is unfortunately a high one, and some knowledge of the sciences

bearing on the subject is a great addition to the equipment of practical experience.

But still the question remains partly unanswered. Given that we have practical experience of the lives of the poor, and given that we have a true sympathy with their struggles and difficulties, when we find them in distress, what are we to do ? and if we cannot give personal attention to the matter ourselves, what philanthropic schemes is it safe to promote ? Are we to do nothing for fear of the harm that may result ? Are we not to feed the children for fear of undermining the sense of parental responsibility ? Are we not to provide for the aged for fear we may discount their own efforts at thrift, or relieve their children of natural obligations ? By no means. The secret seems to lie in meeting their own efforts, and helping to make these more effective. What their own efforts are and have been, and what are the possibilities for their future, we can only know by making friends with them in their own homes, by talking to their relatives and employers, and by acquiring information as to their past history. They understand readily enough when this is done from a desire to find out the best means of helping them, and not in an inquisitive or censorious spirit.

It is unfortunate that it sometimes results in the conviction that, with such material to work upon, a moral improvement must necessarily precede a physical one ; but even so it is better to know it, and not to work in the dark. It is often urged that in these hopeless cases help must be given for the sake of the children, but in the case of children the pauper spirit is created by charity outside the workhouse rather than in it. One of the most independent and self-respecting young men the present writer has encountered in South London was brought up in a Poor Law school, and it is by no means the worst misfortune that can befall children when hopelessly idle and degraded parents are driven into the workhouse by the pressure of want.

How the efforts of the poor themselves can be made effective we can again find out only by the same intimate knowledge of their individual circumstances, added to a knowledge greater than their own of the various possibilities of advancement in life for themselves and their children. People, young and old, even in a London slum area, have moral and mental and physical capabilities as various as our own. Some are clever with their fingers, some are good at figures, some have unusual physical

strength, and have drifted into their present position owing to illness or misfortune. What is needed in a true friend is a knowledge of openings to meet varied capabilities, and a determination to fan into a flame the smallest spark of ambition, independence of character, or family affection.

If free meals for the children, or a holiday in the country, or three weeks at a convalescent home, meet the circumstances of some particular case of distress, by all means let us provide meals and holidays, but do not let us provide them wholesale. The free meals for the children are often a mere palliative, and a poor one at that, unless accompanied by a scheme to teach a widowed mother a more profitable trade, to convince a lazy, incompetent mother of the advantages of fresh air and cleanliness, or to provide a sick father with adequate food and care. Employment given to a father under some Government scheme is, unfortunately, as experience shows, only too often a premium upon a shiftless disregard of the future on the approach of another winter, and free meals in a general way have the same effect.

It is a sad fact that the men who profit by these wholesale schemes of employment or assist-

ance are precisely the men to whom they do most moral, and, therefore, in the long-run, most material, harm. It is not the best and most capable men who are down in the world, and the hopelessly degraded and unemployable may be left out of account for the moment. It is the men on the border-line who are most easily encouraged to trust to such help in the future rather than to their own exertions, and to teach their sons to do the same. We can only put such men in the way of earning an independent livelihood by paying close attention to their individual tastes and capabilities, and by holding out no hope that help once given to tide over a time of difficulty will be given again unless a real effort has been made to profit by it.

Under no general scheme working on a large scale has it been found possible to make the adequate inquiry into individual circumstances, or to give the persistent care and attention which alone afford hope of lasting success.

The present writer once had occasion to look into cases of unemployment in South London in connection with such a scheme, and out of about thirty cases investigated not one was really met by the provision of temporary work. The investigation included a visit to the man's

home, to his past landlady if he had recently changed his address, and to the foreman under whom he had worked. It revealed that, among these thirty families, all the skilled men out of work were unemployed owing to their own fault, though, in saying this, it is not intended to draw any general conclusion from these few cases, or to imply that this fact would be a bar to help if there were reasonable hope of improvement.

The best help, however, would probably not take the form of temporary work. The real sufferers were, it was found, the steady, respectable, unskilled labourers, of whom there was a small proportion, and their case was rarely adequately met by temporary employment, since the situation repeats itself every winter. In one or two cases emigration would be the proper remedy, in another, possibly, removal back to the country, in another help in putting girls out to respectable service or giving boys a start in life. The remedy depends so entirely on the ages and capacities of the children, as well as of the parents, and on their antecedents, that it is impossible to lay down any general rule. Often only a very little is needed to make a family self-supporting if all pull together and help each other. In one case it was done by taking a

capable girl away from daily service, which she hated, and making arrangements for her instruction and an allowance for her support while she learned fine-ironing. A family always in difficulties was by that means not only restored to independence, but enabled to pay off past debts. In other cases it may be necessary to support a whole family for weeks or months while the breadwinner is undergoing medical treatment ; or it may be that the only workable scheme involves supplementing the family income for a year or two till a growing boy or girl is old enough to contribute to it.

Experience shows that the scheme of help must be made afresh to suit the circumstances of each particular case, and that it cannot be done wholesale. Elasticity in the scheme, and unlimited personal care and attention on the part of the friend who helps, are the very essence of it. It is the charity which is not adapted to meet particular circumstances, and the relief which can be claimed as a right, that create paupers. The help and encouragement given by a friend are a very different matter, and have very different results ; but they are a more costly remedy, and involve personal service as well as money.

It may well be urged that money is essential, and that those who have only money to give desire guidance as to the application of it. What schemes and societies should they support? Those who have influence would wish to know what legislative measures they can safely promote. It is impossible to apply any criterion to all cases, but it is safe to say that there are some schemes and measures which encourage a poor man to think that he may behave as he pleases, and that his rich and philanthropic fellow-countrymen will take care that neither he nor his children suffer for it. There are others which make it easier for a poor man to help himself—to provide for the future, and to rise in the world. There are institutions whose benefits are not open to those who will profit most by them, but to those who can command the most patronage from subscribers. There are schemes worked on so large a scale that proper inquiry into the circumstances and antecedents of each family is utterly impossible, and, as a result, suitable and adequate help cannot be given. It is needless to say which of these should be avoided.

Besides remedial measures, there is a larger and perhaps more hopeful field open to those who give their attention to prevention rather

than palliation or cure. The visitor who can disseminate useful information in a pleasant and attractive way is sure of a welcome in the homes of the poor, and still more so if she has time and inclination really to make friends with them.

No doubt dogmatic teaching as to fresh air, cleanliness, the purchase and preparation of wholesome food, the care of children, the prevention of disease, and so forth, may meet with a poor response. A lecture and a scolding rarely do much good anywhere. But if a little time has been given to the study of the scientific reasons why these things are advantageous, the subject is clothed with fresh interest, and a poor woman may become quite eager about what was before merely a matter of daily drudgery, and scarcely worth the trouble it involved.

Many of those who work among the poor have little experience or information on these matters, and therefore cannot present the subject in an attractive light ; but this is a deficiency which it is comparatively easy to correct. A woman usually welcomes the visits of a friend who knows more than she does, and who cares whether her home and children are well or ill cared for. Incalculable good may be done by this apparently simple means. Ignorance is

often a far greater evil than poverty itself. It is in most cases both unnecessary and undesirable to give mutual relief. What is wanted is sympathy and knowledge to combat indifference and ignorance.

Then, again, there is an inexhaustible sphere for ingenuity and scientific knowledge, as well as for industry, in helping to start boys and girls in a promising trade, instead of allowing them to drift on leaving school into the ranks of unskilled labour. This work languishes for want of capable and competent workers. It is difficult and most interesting, and it is well worth doing. The hope of the future lies in it.

There can be no lack in our country, so full of kindly goodwill to all mankind, of eager and willing workers in such a cause as the prevention of distress, the prevention of the manufacture of paupers, the making of independent men and women, and its kindly and effectual relief. But to be eager and willing is not enough. The workers must make the further sacrifice of training themselves to be also capable and competent. This can be done in connection with the Charity Organization Society and the various agencies that are working in co-operation with it.

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## XII

### THE WISER POLICY

NECESSARILY the preceding articles cover only part of the ground, but they illustrate a policy and a method, both positive, and both in the best sense charitable.

The policy is this: that members of the community and their families should maintain themselves, and should not be maintained by the State; that in the exceptional condition of destitution the State should provide what is necessary; that by general measures it should as far as possible prevent permanent dependence; that voluntary resources should be organized to meet other exceptional conditions, but, again, in such a way as to promote self-support and to prevent permanent dependence.

This is not a negative but a positive policy—strictly the only positive policy.

To maintain one's self is to rely upon one's

own effort and intelligence, to labour, and to utilize the fruits of labour so as to preserve life and keep its social value, its salt and savour ; to maintain one's self implies and develops personal responsibility, and in accordance with a deep-laid and almost universally recognised instinct among civilized peoples, this responsibility includes the maintenance, the control and guidance, and the home education of children.

Accordingly, this policy stimulates and keeps alive three things, the most important in social life—effort, intelligence, and responsibility.

If the problem be considered economically, the argument moves thus in its most general form. Every individual in the social state has wants. These wants he may meet by his effort or by his resources. So meeting them, he sets in motion additional activities in the community. His effort produces what is wanted by others, or his resources purchase what others produce. Each want in turn suggests, and each effort produces, yet other wants and productions. A life thus supported is both self-sustaining and a source of sustenance to others. Any intervention that injures this effort of self-sustenance injures the individual, and, relatively, all other individuals in society ; and such intervention is really negative

—that is, not formative but destructive of social life.

This is the general economic argument. It follows that, if it be true, it lies on those who suggest or adopt any kind of intervention to prove that it will strengthen effort and increase intelligence and the sense of responsibility, and will thus be economically of service both to the individual and the community.

And it can be shown, and these papers show, that many plans of intervention which people call affirmative or positive or charitable or socialist are really negative and tend to disintegrate society—in other words, to manufacture paupers. The test of what is affirmative or negative is to be found in the experience of society studied and co-ordinated. This study is of the individual and his family in the actual conditions of his life and personality and under the actual conditions of his normal social existence, and also at times of stress, when resources are taxed and effort is perplexed to find an outlet, and the sense of responsibility is strained. At such a national crisis as that of 1832 the increasing and intolerable dependence of members of the community upon its common funds forced a studied consideration of the subject on the few who gave

it detailed attention, and in a lesser degree it forced it on the many whom the increased rates, the charges for this widespread dependence, affected most seriously. But at other times the questions at issue have usually been treated with a kind of intellectual argumentation, which is by no means an indication of real interest or activity. So, perhaps, it is just now. Many books are written on social questions, but very few represent direct and continuous study of individual and family life under the conditions of normal existence and of social strain. The primary scientific processes of observation, co-ordination, and inference are, strange to say, almost everywhere lacking, and one thinks of the judgment of a French writer : “C'est en effet une erreur de croire que les hommes s'abstiennent de juger parce qu'ils ignorent.”

The economic issue suggests the social. If effort and intelligence and responsibility are essential to a healthy economic existence, what is the positive policy in regard to morals and the education and formation of the man and the citizen ? Will these be helped or hindered by the removal or general diminution of the responsibility of maintenance ?

Pauper means, not a poor person, but a person

so impoverished in mind, body, or estate as to be a dependent person—a hanger-on. It implies want or weakness, or both. The making of the pauper is easy. Many people make paupers, or make themselves paupers. There is no need of experiment on that side. We have ample evidence in regard to the character and circumstances of those who have slipped or fallen out of the responsibilities of maintenance. The question is whether this condition, wholly or in part, is good for the individual or the community, not merely after the event—when the individual has already thrown off his responsibilities—but when there has been no confessed decadence—when, indeed, the dependence is represented as a kind of new status which we should endeavour to realize in the State that is to be.

Some may take this view: “The receipt of Poor Law relief, which is called a condition of pauperism, should not be so called. Poor relief is communal charity. It is only the relief granted by the whole community, instead of relief, which is called voluntary, given by some group or groups of persons in the community, or by individuals. It is public relief, as assistance at a hospital is public relief. The only difference is that one is supported by a voluntary tax, the other by a tax

levied subject to the compelling power with which the State is invested for the common good. A child in a large orphanage, a child in a large district school—what is the difference? Does the one turn out better than the other, more self-reliant and energetic? So in the case of a patient in a fever hospital, rate-aided or voluntary, or an old woman in the workhouse or an almshouse. The account to which the bill of maintenance is charged can hardly make the difference. It follows, ‘so the argument may be pushed,’ that it does not matter who maintains a man or a woman or a child, helps in sickness, or otherwise provides for them. Social conditions are bad. The wealth of the nation is inexhaustible. We pay out nearly £13,000,000 now for poor relief. We might double the expenditure, and the nation would not feel it. The question is ultimately one of money. We don’t want ‘charitable’ people to do the work voluntarily. As administrators who are so objectionable, to Education Committees, as voluntary managers, to many Boards of Guardians, as irresponsible almoners? And so in other departments. If work has to be done for the community, it should be done by officials. They are paid, and therefore controlled; they give their whole time to the

work, and are responsible. A social evolution is in constant progress to eject the volunteer, who in the process becomes less and less competent, and to set in his place the official, who becomes more and more efficient. And so with resources. Voluntary efforts are always limited. They can never cover the whole field. A farthing or a halfpenny rate brings in thousands of pounds, which nobody feels very much, and the State can meet all the claims made upon it. Voluntary effort can act on no such assurance. Dealing with large populations, and with wants that, if measured statistically, assume large proportions, our administrative action must assume a large scale—gigantic even as compared with former days—as, for instance, our educational expenditure shows. In this process, you may say, paupers are made, but all dependence is not pauperism. The State, rightly understood, is an industrial State quite as much as a political State. More and more does it form and control the conditions of industry. As it takes upon itself this obligation, there is no reason why it should stop short at relief. All those employed are citizens industrially as well as politically. We talk of the income of the nation. Really it is, for the most part, the income, or at least the product, of the

industrial population, and yet in common parlance we speak of it as national. So the conditions of the citizen and the conditions of the industrial worker become fused—one implies the other. If we allow trade unions to control a man's life—to say, for instance, that after sixty, or whatever the age may be, he shall be excluded from work—or if the State regulates more and more the conditions of his labour, why should not we—that is, the State—maintain him after his day's work? It would be logical to say that we would allow no association to act by way of hindrance to trade, but we do not. So we must admit that every man, on these conditions, if he chooses, is entitled to depend on the State in old age or sickness. He is not a pauper if he does. As an industrial worker he has made the wealth of the State. The State has in turn controlled him, and so again in turn he may ask the State to complete its task. It has controlled the individual for the public good. Let it now aid the individual and make life smoother for him, alike for the public good and for private interest."

This is the Socialist position. What is the rejoinder?

Poor relief is not communal charity. A rate that is raised by compulsion—that many would

avoid paying if they could—cannot be called charity, which is essentially spontaneous and voluntary in its nature. It is true that the motives which prompt the spontaneous and voluntary gift may be various: social considerations, mere snobbishness, even fear of increased rates, all manner of motives, worthy or less worthy, may impel the donor; but in fine this is the valid and undeniable distinction between the gift and the rate, that the grant of the one lies in the will of the donor without let or hindrance, while the payment of the other does not depend on the will of the payer, who gives up his will for the sake of the community, and who therefore, if he pays not, is compelled to pay.

Nor are the results of the intervention the same, as the critic suggests. True, the child in the institution supported by the rates usually turns out well, and so does the child in the orphanage. Happily so. Children may pass into life through these two different doors, and if the houses of education which they leave are alike efficient, it is not the door that makes the difference. But the institution that is supported by the voluntary gift is partly, for that very reason, distinctive in its nature and management. It should assume a different type. It has its liberty, and

should produce the fruits of liberty in a certain spontaneity, adaptability, economic foresight, and freshness of interest. The rate-supported institution is usually wealthy by comparison: it has the rates behind it. All that this wealth can do lies within its reach. But otherwise it tends to overmuch system, to immobility and fixedness. It becomes the common dumping-ground of those who want to make use of it, and so it has to deal with large numbers under conditions of formality and precise regularity. Practically it cannot refuse the applications made to it. The voluntary institution can. The one must accept, the other can select. It may or may not be good to have both types of institutions, but any way they are intrinsically different.

Again, truly it may be said that the wealth of the nation is inexhaustible, if, for instance, we take the capital of the country at 15,000,000,000, and compare that with a few millions spent in poor relief. But the capital value of our £13,000,000 expended on poor relief, and all the charges connected therewith, is, say, at twenty years' purchase, £260,000,000—no small matter—and that it should be used productively instead of unproductively would be a great economic and moral gain to the community. If the capital

invested in poor relief could, to a large extent, be set free, it would be invested in the activities of the healthy life, and the fact that it was not wanted for poor relief would show that drink, disorderliness, and want of foresight as causes of pauperism tended to disappear, and to leave as residue only the minimum dependence which is due to unavoidable affliction and senility.

But the argument goes further. It carries this conclusion : that to draw largely on the rates on the ground that voluntary effort is insufficient is a more than doubtful policy. The very limitation of pecuniary intervention is advantageous if the community desires the independence of its members. The largeness of the public fund supported by rates or taxes allows of immense expansion on buildings and apparatus and staff, all of which have their attraction. No less an attraction to the general imagination is the immensity of the fund that may be drawn from the rates. Where there is such plenty, who should be turned away ? Against evils that affect members of the community in common—insanitation, ignorance, cruelty—the State may well provide, in order that its members may the better maintain themselves ; but the evils with which we deal by assistance or relief are seldom

common evils shared by all alike, or even by any large groups of the population ; they are particular evils affecting almost entirely individuals and individual responsibility, and they may well be left, therefore, to voluntary intervention as far as possible.

The new régime under which we live is becoming, we are told, industrial, and it may well be admitted. Yet this does not involve the conclusion desired. In an industrial State, also, the individual should maintain himself throughout life. Indeed, even though the State became the owner and manager of all the industries of the country, personal dependence would be dependence still, and would produce the same evils.

The State, then, we may conclude, acting as impartial arbiter and administrator on behalf of all members and classes of the community, cannot with advantage interfere with maintenance ; but it may with advantage require the modification of many conditions that tend to the deterioration of life, and so to a lessened ability to maintain one's self. Society is one web. The growth of society and the growth of the individual are not antithetic but co-operative : each helps to fulfil the other's purpose as well as its

own. It may be, or it may not be, that there is a misdivision or misdirection of wealth or labour. There may or there may not be a want of civic righteousness in all classes. But this cannot be mended by the adoption of any policy that will stunt effort, or diminish intelligence, or destroy responsibility. The methods which have been criticised in these papers produce these results. May not the allegiance and self-sacrifice of the community be claimed, therefore, for an alternative and a positive social policy, the expansion of which these enfeebling and injurious methods now prevent and postpone ?



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